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Seventy-Fifth Annual Report

Superintendent of Banks

State of California

1984

Showing the Financial Condition of State Banks
at the Close of Business December 31, 1984

Louis Carter
SUPERINTENDENT OF BANKS

OFFICES
SAN FRANCISCO
LOS ANGELES
SACRAMENTO
SAN DIEGO

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San Francisco, California
April 30, 1985

The Honorable George Deukmejian
Governor of California
Sacramento, CA 95814

Dear Governor Deukmejian:

Pursuant to Section 256 of the Banking Law (Division 1 of the Financial Code), I am pleased to submit to you the Seventy-Fifth Annual Report of the Superintendent of Banks as of December 31, 1984.

Respectfully,

LOUIS CARTER
Superintendent of Banks

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San Francisco, California
April 30, 1985

The President of the Senate
The Speaker of the Assembly

Gentlemen:

In accordance with Section 256 of the Banking Law (Division 1 of the Financial Code), I am pleased to submit to the Members of the Legislature the Seventy-Fifth Annual Report of the Superintendent of Banks as of December 31, 1984.

Respectfully,

LOUIS CARTER
Superintendent of Banks

REPORT OF THE SUPERINTENDENT

GENERAL COMMENTS

During 1984, the Financial Code was amended to require that the Annual Report of the Superintendent be prepared on a calendar year rather than a fiscal year basis. The tables contained in the Annual Report will now be more directly comparable to year end statistics computed by the industry and by federal regulators and, we hope, will be more useful to the recipient. This edition of the "Annual" Report will be for the period July 1, 1983 through December 31, 1984, an eighteen-month period.

We regret that, for this and future reports, we will be unable to provide statistical information on California national banks. Due to a recent change made in the distribution and processing of national bank Call Reports, federal regulators are now unable to provide us with copies of these reports.

PERSONNEL

Howard Gould was appointed Senior Deputy Superintendent of Banks on August 8, 1983. Mr. Gould was formerly associated with Wells Fargo Bank, N.A., where he was a Vice President in their Public Affairs Department.

David L. Scott was appointed Deputy Superintendent of Banks of the Los Angeles Office on December 20, 1983, filling the vacancy that was created by the retirement of Robert Cameron, after 26 years of service to the department.

John R. Fagundes was appointed Deputy Superintendent of Banks of the San Francisco Office on March 2, 1984. Mr. Fagundes filled the vacancy that was created when Sharon Dunlavey elected to transfer to the Los Angeles Office.

BANK FAILURES

During the period of this report, there were six bank failures in the state. Those banks closed by the regulatory authorities were: (1) West Olympia Bank, Los Angeles, was closed on February 10, 1984 and subsequently acquired by Wilshire State Bank; (2) Heritage Bank, Anaheim, was closed on March 16, 1984. The Federal Deposit Insurance Corporation (FDIC) paid off insured depositors and advanced 35% of the uninsured amount; (3) West Coast Bank, Encino, was closed on April 27, 1984. The FDIC paid off insured depositors and advanced 50% of the uninsured amount; (4) National Bank of Carmel, Carmel, was closed on May 8, 1984 and subsequently acquired by County Bank and Trust; (5) Bank of Irvine, Irvine, was closed May 18, 1984, and subsequently acquired by Security Pacific State Bank; and (6) Garden Grove Community Bank, Garden Grove, was closed June 1, 1984 and subsequently acquired by Capital Bank.

REGULATIONS

As required by 1983 "Float" legislation, AB 1723 (Willie Brown), the department issued regulations outlining the maximum period of time a hold may be placed on deposited checks. The regulations were issued July 2, 1984 and went into effect October 1, 1984.

In drafting the regulations, the department solicited public comment from the industry as well as the general public, and held public hearings in Los Angeles and San Francisco.

Also, on October 24, 1984, the department proposed regulations to implement Financial Code Section 772. Section 772 provides that, subject to such regulations as the Superintendent may prescribe, a bank may invest in the capital stock, obligations, or other securities of one or more corporations.

In developing these regulations, the department worked with a Task Force composed of bankers, attorneys, and representatives of the California Bankers Association. The members of the Task Force gave generously of their talent and time to the project, and the department wishes to take this opportunity to thank them for their efforts.

LEGISLATION

Several bills impacting the banking industry were enacted into law during the 1984 legislative session.

As noted in our previous annual report a significant complication existed with the new indirect (through a subsidiary) real estate investment and development powers of Financial Code Section 751.3, as banks owned by holding companies were prohibited by the Federal Reserve Board from engaging in these activities indirectly where the bank itself was not authorized to exercise such power. AB 2332 (Ross Johnson) signed July 10, 1984 as urgency legislation allowed state-chartered banks to exercise such powers directly.

Other bills affecting the industry: (1) removed the January 1985 Sunset date for Financial Code 1900 regarding examination standards, thereby allowing the Superintendent flexibility to continue using discretion in the scope of examinations; (2) generally conformed California law to the recent changes in federal restrictions on insider dealings and disclosures (Regulation O); (3) made obligations of the African Development Bank eligible for investment, and as eligible security for trust accounts and state and local agency funds; (4) required banks to furnish the Superintendent with copies of reports made to federal regulators concerning foreign loans; (5) made changes in the travelers checks and money order laws permitting the use of deposits carried in foreign offices as eligible security; and (6) made major changes in the Transmitter of Money Abroad law concerning licensing and operational requirements.

PETITION BY PUBLIC ADVOCATES, INC.

On August 8, 1984, the department received an administrative petition which subsequently was supplemented by an addendum dated August 31, 1984.

The Superintendent met with the petitioners on August 29, 1984 to discuss the petitions. Basically, the petitioners requested administrative relief in four areas, which may be summarized as follows:

1. The Superintendent was requested to require that California banks (a) establish lifeline checking and saving services for low-income persons, (b) eliminate the requirement of a credit card to open an account, (c) charge no fees for handling government checks, (d) charge a fee no greater than $1.00 for issuing a money order (the "Lifeline Banking Request").
2. The Superintendent was requested to ascertain that the public convenience and advantage is preserved before branches are closed or replaced by automatic teller machines. In the Addendum, specific regulation in this area was requested (the "Branch Closure Request").
3. The Superintendent was requested to consider developing a tax-incentive package or some other measures which would encourage full banking services in low-income communities (the "Tax-Incentive Request"). No specific means of accomplishing this was suggested.
4. The Superintendent was requested to require uniform disclosure for all California banks which would provide a compilation of all fees to facilitate comparison shopping. In the Addendum, it was suggested that additional possibilities for regulations in this area be explored (the "Disclosure Request").

In accordance with Government Code Section the Superintendent had 30 days to act upon the petition, either granting or denying it. After due consideration, the Superintendent decided to deny the petition. In a letter to the petitioners dated September 6, 1984 the Superintendent stated:

> "Regarding the Lifeline Banking Request and the Tax-Incentive Request, I concur with your opinion stated at our meeting on August 29, 1984, that such relief would require legislative action.
>
> Regarding the Branch Closure Request, as we stated at our meeting of August 29, 1984, under our existing regulations, the Department currently reviews the effect of a branch closure on the public convenience and advantage. I believe that these existing regulations adequately address the issues set forth in the Petition and the Addendum. These procedures were outlined to you at our meeting. Also, with regard to national banking associations, I believe that questions regarding procedure for the closing of branch offices of national banking associations are properly and legally left to the Comptroller of the Currency.
>
> With regard to the Disclosure Request, I note that banks are required by law to have written disclosure materials available to the public. Also, it does not appear that alternatives to administrative regulations have been

fully explored with the banking industry. For these reasons, I do not believe that administrative regulations are necessary at this time."

The Superintendent also stated:

"Although . . . , I have denied your request for adoption of regulations for the reasons set forth . . . , I appreciate the great public interest in the matters set forth in the Petition. I wish to continue a dialogue with your group. Also, I suggest that you discuss these issues with the industry so that these issues of public interest can be further explored and addressed. To this end, I have instructed members of my staff to participate in my meeting with representatives of your group and representatives of the industry. I would hope that any meetings would include representatives of industries which provide bank-like services, such as the savings and loan, thrift, and other financial service industries. Let's hope that some of the issues set forth in the Petition can be worked out on an informal basis, without requiring governmental intervention."

PROPOSED RULEMAKING BY FEDERAL REGULATORY AGENCIES

During the period of this report the department availed itself of the opportunity to comment to the Federal Deposit Insurance Corporation (FDIC) on two occasions.

In the first instance the FDIC had requested advance comment on whether there was a need for their involvement in regulating certain financial services that traditionally had not been offered by banks. Basically stated, our position was that FDIC involvement is unnecessary and inappropriate. California is certainly capable of creating the financial system that best suits the citizens of our State, and of maintaining the means to assure the safety and soundness of those institutions exercising new powers.

The second FDIC proposal involved the proposed regulations regarding restrictions on brokered deposits. Our position on this issue was that brokered deposits are not bad, per se. Such funds could be used to support existing assets or to cure a liquidity problem. The problems arise when rapid deposit growth facilitates high risk lending and investment ventures. This is a problem in management use of the funds which we believe can be addressed through better reporting and monitoring techniques, and prompt action on the part of the regulatory agency.

THE STATE BANKING SYSTEM IN 1983–84

CHANGES IN LICENSEES

Applications for New Banks

On July 1, 1983, there were twelve applications for new banks pending. Dung the 18-month period that followed, 17 additional applications were filed making a total of 29 applications requiring action. Of this total, 16 were approved, one denied and five withdrawn, leaving seven pending on December 31, 1984.

There were 24 banks in organization at the start of the period. During the period, 16 applications were approved, 31 new banks were opened and permission to organize one bank expired, leaving eight banks in organization at year end 1984.

APPLICATIONS FOR NEW BANKS

	Period Ending 6/30					12/31
	1979	1980	1981	1982	1983	1984
Applications						
Received	41	40	25	31	29	17
Approved	28	31	26	18	24	16
Denied	18	18	5	1	1	1
Withdrawn/Abandoned	5	1	1	3	11	5
Pending Year-End	27	17	10	19	12	7
In Organization						
Approved	28	31	26	18	24	16
Opened	17	29	31	22	17	31
Withdrawn/Expired	1	0	0	1	2	1
Pending Year-End	27	29	24	19	24	8

New Banks Opened During the Period

On July 1, 1983, there were 261 state chartered banks. During the 18-month period that followed, 31 new banks were opened, two national banks converted to state charter, three state-chartered banks became extinct through merger, and five banks were closed and ordered liquidated by the Superintendent of Banks, bringing the total number of state-chartered banks on December 31, 1984 to 286. The 31 new state banks chartered and the five banks closed during the period are:

STATE CHARTERED BANKS OPENED DURING THE PERIOD

Name	Location	Capitalization	Date
Alvarado Bank	Richmond	$3,017,940	7-5-83
American River Bank	Fair Oaks	3,554,180	8-29-83
Bank of Amador	Jackson	3,001,190	11-21-83
Bank of Granada Hills	Granada Hills	2,750,000	12-10-83
Bank of La Costa	Carlsbad	2,500,000	10-5-83
Bank of Monrovia	Monrovia	2,061,450	5-21-84
Bank of Pleasanton	Pleasanton	2,500,000	3-9-84
Bank of San Bernardino	San Bernardino	3,850,000	4-2-84
Capital Bank of Carlsbad	Carlsbad	2,000,000	12-14-84
Civic Bank of Commerce	Oakland	10,000,000	12-17-84
Commercial Bank of Fremont	Fremont	2,500,000	3-9-84
Continental Pacific Bank	Vacaville	2,795,760	11-14-83
Cuyamaca Bank	Santee	2,475,000	1-3-84
Granada Bank	Alhambra	4,734,000	10-5-83
Guardian Bank	Los Angeles	7,000,000	10-20-83
Industrial Bank	Van Nuys	3,500,000	11-14-83
Lake Community Bank	Lakeport	2,904,633	11-15-84
Manilabank California	Los Angeles	5,000,000	7-20-83
New City Bank	Orange	3,500,000	10-17-83
Pacific Business Bank	Carson	5,260,400	4-2-84
Pacific Commerce Bank	Chula Vista	3,300,000	4-9-84
Pacific Inland Bank (T)	Anaheim	9,300,000	3-23-84
Pacific Regency Bank	El Toro	3,500,000	2-16-84
Placer Bank of Commerce	Roseville	3,871,950	8-8-83
Sacramento Commercial Bank	Sacramento	5,000,000	8-13-84
SafraBank (California)	Encino	6,300,000	5-4-84
San Benito Bank	Hollister	2,780,811	4-4-84
Scripps Bank	La Jolla	4,600,000	1-16-84
Security Pacific State Bank	Irvine	2,300,000	5-18-84
Silicon Valley Bank	San Jose	4,750,000	10-17-83
Tehama County Bank	Red Bluff	2,563,820	8-30-84

(T) and to engage in the trust business

BANKS CLOSED DURING THE PERIOD

Name of Bank	Head Office Location	State Banks		Date Closed	Assets	Acquiring Bank
		# of Branches	Date Opened			
Bank of Irvine	Irvine (Orange)	1	1-16-74	5-18-84	$30,992[a]	Security Pacific State Bank[b]
Garden Grove Community Bank	Garden Grove (Orange)	–	4-24-79	6-1-84	44,040[a]	Capital Bank
Heritage Bank	Anaheim (Orange)	3	8-20-75	3-16-84	186,068[c]	None[d]
West Coast Bank	Los Angeles (Encino) (Los Angeles)	2	10-31-78	4-27-84	174,981[c]	SafraBank (California)[e]
West Olympia Bank	Los Angeles (Los Angeles)	1	11-16-64	2-10-84	20,411[c]	Wilshire State Bank
		National Banks				
National Bank of Carmel	Carmel-by-the-Sea (Monterey)	1	1-30-81	5-8-84	76,185[c]	County Bank and Trust

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[a] Assets as of 3/31/84.

[b] Security Pacific State Bank is a new bank organized by Security Pacific Corporation for the purpose of taking over all the deposits of Bank of Irvine.

[c] Assets as of 12/31/83.

[d] Efforts to arrange a transfer of the insured deposits of the bank to another institution were not successful. Insured depositors of Heritage Bank were paid in full by the FDIC and an initial payment of 35 percent was made on uninsured deposits.

[e] Efforts to arrange a transfer of the insured deposits of the bank to another institution were not successful. Insured depositors of West Coast Bank were paid in full by the FDIC and an initial payment of 50 percent was made on uninsured deposits. SafraBank (California) was chartered on an emergency basis on May 4, 1984 to begin operations at the Encino and Beverly Hills offices of the former West Coast Bank. SafraBank (California) purchased fixed assets and leasehold improvements of the Encino and Beverly Hills offices from the FDIC.

Conversions to State Charter Effected During the Period

Two national banks with total assets of $42.6 million as of June 30, 1983 effected conversion to state charter during the period. The two banks are:

CONVERSIONS TO STATE CHARTER EFFECTED DURING THE PERIOD

Name	Location	Effective Date
First National Bank of Beverly Hill under the name Merchant Bank of California	Beverly Hills	4-4-84
Pioneer National Bank under the name Pioneer Bank	Fullerton	12-31-83

Mergers

Four mergers involving state-chartered banks were effected during the period. The following table lists these banks:

MERGERS INVOLVING STATE BANKS EFFECTED DURING THE PERIOD

Surviving Bank	Merged Banks			Date Effected
	Name	Location City (County)	# of Branches	
American Asian Bank	Toronto Dominion Bank of California	San Francisco (San Francisco)	3	6/1/84
Community First Bank	Growers & Merchants State Bank	Selma (Fresno)	2	7/29/83
Fresno Bank of Commerce [1]	Continental National Bank	Fresno (Fresno)	—	12/30/83
Philippine Bank of California [2]	Century Bank	Los Angeles (Los Angeles)	11	7/15/83

[1] Name of surviving corporation was changed to Continental Bank of Commerce

[2] Name of surviving corporation was changed to Century Bank and the Head Office was relocated from San Francisco to Los Angeles

New Branches

On July 1, 1983, there were 1,650 state bank branch offices. During the 18-month period that followed, 72 de novo offices were licensed, a net of 26 branches were acquired by or merged into state banks, and a net of 14 branches were merged into or sold to national banks. Seventy-two branches were discontinued during the period, bringing the total number of branches (domestic, foreign and intermittent) to 1,662 at year end or a net gain of 12.

Applications for 82 new branches of state-chartered banks were filed during the period. Seventy-four applications were approved, one denied, five pending applications withdrawn and 54 approved but unopened applications were withdrawn or expired. On December 31, 1984, there were seven applications pending compared to five 18 months earlier and 79 approved but unopened branches compared to 131 on July 1, 1983. During the same period, seven applications for branch offices of non-deposit trust companies were filed, approved and licensed. A branch application history combining both banks and trust companies is set forth below:

APPLICATIONS FOR NEW BRANCHES OF BANKS AND TRUST COMPANIES

	Period Ending 6/30					12/31
	1979	1980	1981	1982	1983	1984
Applications						
Received	132	166	126	144	44	89*
Approved	124	138	124	135	57	81*
Denied	11	23	2	2	2	1
Withdrawn/Abandoned	2	1	3	18	23	5
Pending Year-End	53	57	54	43	5	7
In Organization						
Approved	124	138	124	135	57	81*
Opened	79	93	121	118	76	79*
Withdrawn/Expired	3	6	6	18	37	54
Pending Year-End	152	191	188	187	131	79

* Includes seven branches of trust companies

Automated Teller Machine (ATM) Branch Offices

During the 18-month period commencing July 1, 1983, 47 ATM branch applications were filed, 45 were approved, two approved applications were withdrawn and 26 new ATM branch offices opened for business. Five ATM branch offices were discontinued, bringing the total number of free-standing ATM facilities to 79 on December 31, 1984.

Trust Companies and Departments

On July 1, 1983, there were no applications for new trust companies pending. During the 18-month period that followed, three applications were filed and approved leaving no pending applications on December 31, 1984.

There were three trust companies in organization at the start of the period. Three applications were approved and six trust companies opened, leaving no trust companies in organization at year end 1984.

Also during the period, six state-chartered banks filed applications to engage in the trust business, four pending applications for trust powers were approved, two pending applications were withdrawn, and licenses were issued to two state-chartered banks to engage in the trust business.

The six new trust companies that opened for business and the two state-chartered banks granted trust powers are:

TRUST COMPANIES OPENED DURING THE PERIOD

Name	Location	Date
Coldwell Banker Real Estate Trust Services	Los Angeles	10-5-83
Corporate Asset Trust Company	Los Angeles	3-19-84
Franklin Trust Company	San Mateo	12-15-83
Manufacturers Hanover Trust Company of California	San Francisco	1-31-84
The Pacific Century Group	Los Angeles	2-2-84
United Security Trust Company	Santa Barbara	10-5-84

TRUST POWERS GRANTED EXISTING BANKS

Name	Location	Date
The Dai-Ichi Kangyo Bank of California	Los Angeles	8-10-84
Golden State Sanwa Bank	San Francisco	1-28-84

APPLICATIONS FOR OFFICES OF FOREIGN BANKING CORPORATIONS
Period Ending 12/31/84

	Representative Offices		Agencies		Branches		
	U. S. Banks	Foreign Banks	Depositary	Nondepositary	Limited	Retail	Wholesale
Applications:							
Received	12	12	5[a]	2[b]	2[c]	2	1[d]
Approved	10	12	4[d]	2[b]	2[c]	3	1[d]
Denied	0	0	0	0	0	0	0
Withdrawn/abandoned	0	0	0	0	0	0	0
Pending Year-End	3	1	1[d]	0	0	0	0
In Organization:							
Approved	10	12	4[d]	2[b]	2[c]	3	1[d]
Opened	9	11	4[d]	2[b]	3[e]	2	2
Withdrawn/Expired	1	0	2	0	1	1	0
Pending Year-End	1	3	0	0	0	3	1[d]

[a] Includes two applications to transform from representative offices.
[b] Includes one application to transform from a representative office and one application to transform from a depositary agency.
[c] Includes two applications to transform from depositary agencies.
[d] Includes one application to transform from a representative office.
[e] Includes three applications to transform from depositary agencies.

Offices of Foreign Banking Corporations Opened During the Period

The following offices of foreign banking corporations opened during the 18-month period commencing July 1, 1983, bringing the total number of offices (agencies and branch) of foreign banking corporations to 111 offices with 100 banks represented as of December 31, 1984. Of these, 32 are nondepositary agencies, 60 are depositary agencies, five are limited branch offices, eight are retail branch offices and six are wholesale branch offices.

AGENCY AND BRANCH OFFICES OF FOREIGN BANKING CORPORATIONS OPENED DURING THE PERIOD

Name of Bank	Country	Location	Date
Nondepositary Agency			
Banco Totta & Acores [1]	Portugal	San Francisco	9-30-83
Copenhagen Handelsbank [2]	Denmark	Los Angeles	5-16-84
Depositary Agencies			
Banco di Sicilia	Italy	Los Angeles	4-16-84
International Bank of Singapore	Singapore	San Francisco	12-17-84
Kredietbank, N.V.[2]	Belgium	Los Angeles	3-14-84
The Toronto-Dominion Bank	Canada	Los Angeles	12-14-84
Limited Branch Office			
Hongkong & Shanghai Banking Corporation [1]	Hong Kong	Los Angeles	4-16-84
Hongkong & Shanghai Banking Corporation [1]	Hong Kong	San Francisco	4-16-84
Metropolitan Bank and Trust Company [1]	Philippines	San Francisco	2-1-84
Wholesale Branch Offices			
Lloyds Bank International Limited	United Kingdom	Los Angeles	7-1-83
Lloyds Bank International Limited	United Kingdom	San Francisco	7-1-83
Retail Branch Offices			
Bank Hapoalim, B.M.	Israel	Encino	8-27-84
Bank Hapoalim, B.M.	Israel	San Francisco	8-27-84

[1] Transformed from a depositary agency
[2] Transformed from a representative office

AGENCY AND BRANCH OFFICES OF FOREIGN BANKING CORPORATIONS CLOSED DURING THE PERIOD

Name of Bank	County	Location	Date
Nondepositary Agency			
International Bank of Singapore	Singapore	Los Angeles	12-14-84
Depositary Agencies			
Banco de la Provincia de Buenos Aires	Argentina	Los Angeles	5-31-84
Banco do Estado de Sao Paulo	Brazil	Los Angeles	11-30-83
Bangkok Bank, Limited [1]	Thailand	Los Angeles	4-2-84
Multibanco Comermex, S.N.C.	Mexico	Los Angeles	11-1-84
Westpac Banking Corporation [1]	Australia	Los Angeles	5-2-84
Wholesale Branch Office			
Swiss Banking Corporation	Switzerland	San Francisco	11-16-84

[1] Converted to Federal branch

Representative Offices of Foreign Banks

On July 1, 1983, there were 78 representative offices. During the 18-month period that followed, 20 new representative offices were licensed, seven were closed and two representative offices transformed to agencies, bringing the total number of representative offices on December 31, 1984 to 89. These 89 offices represent 71 banks; of which, 28 are U.S. banks and 43 foreign banks.

The representative offices opened and closed are:

REPRESENTATIVE OFFICES OF FOREIGN BANKING CORPORATIONS OPENED DURING THE PERIOD

Name of Bank	Country/State	Location	Date
Foreign Banks			
Amsterdam-Rotterdam Bank, N.V.	Netherlands	Los Angeles	12-10-84
Bank of Montreal	Canada	Los Angeles	8-1-83
Bergen Bank A/S	Norway	Los Angeles	11-20-84
Canadian Commercial Bank	Canada	Los Angeles	10-15-84
The Dai-Ichi Kangyo Bank, Limited	Japan	San Francisco	3-30-84
Interallianz Bank Zurich, A.G.	Switzerland	San Francisco	1-12-84
Multibanco Comermex, S.N.C.	Mexico	Los Angeles	11-1-84
National Australia Bank	Australia	San Francisco	12-4-84
Privatbanken, A/S	Denmark	Los Angeles	12-1-84
Samuel Montegu & Company, Limited	United Kingdom	San Francisco	10-24-83
United Bank of Finland, Ltd.	Finland	Los Angeles	9-1-83
U.S. Banks			
Bank of New England	Massachusetts	San Francico	11-2-83
Bank of New York	New York	Canoga Park	10-1-84
Comerica Bank Detroit	Michigan	Newport Beach	7-18-83
Comerica Bank Detroit	Michigan	Sunnyvale	10-10-83
Golden Pacific National Bank	New York	San Mateo	7-9-84
Manufacturers Hanover Trust Company of New York	New York	San Francisco	12-6-84
Morgan Guaranty Trust Company of New York	New York	San Francisco	8-1-83
Old National Bank of Washington	Washington	Foster City	10-1-84
Rainier National Bank	Washington	Los Angeles	8-13-84

REPRESENTATIVE OFFICES OF FOREIGN BANKING CORPORATIONS CLOSED DURING THE PERIOD

Name of Bank	Country/State	Location	Date
Foreign Banks			
Bank Julius Baer & Co., Ltd.	Switzerland	Palm Springs	12-28-84
Bank of Nova Scotia	Canada	Los Angeles	8-31-83
Mercantile Bank of Canada	Canada	Los Angeles	7-1-84
Royal Trust Company	Canada	San Diego	5-15-84
U.S. Banks			
Baer American Banking Corporation	New York	Palm Springs	12-28-84
Rainier National Bank	Washington	Monterey	10-6-84
State Street Bank and Trust Company	Massachusetts	San Francisco	10-31-83

Six Year Growth of Banking Offices

Between fiscal year 1979 and calendar year 1984, the net gain in state-chartered banks was 96, or 50.5%. Branch offices (foreign, domestic and intermittent) increased from 1,269 to 1,662 a 31.0% increase. Agencies of foreign banks increased from 76 to 92 or 21.1% and branches increased from 1 to 19 or 1800%. The following table presents a summary of departmental licensees since 1979.

SUMMARY OF DEPARTMENTAL LICENSEES

Type of Licensee	Period Ending 6/30					12/31
	1979	1980	1981	1982	1983	1984
Banks	190	217	240	255	261	286
Domestic Branch Offices	1,254	1,370	1,520	1,612	1,622	1.632
Foreign Branch Offices	15	16	17	18	19	20
Intermittent Branch Offices *	-	-	-	10	9	10
Free-standing ATM facilities *	-	-	-	40	58	79
Trust Departments	39	32	35	37	37	38
Trust Companies	15	15	15	15	16	22
Domestic Branch Offices	9	9	10	10	11	18
Foreign Banking Corporations						
Branch Offices:						
—Limited	0	0	0	2	2	5
—Retail	1	1	1	4	6	8
—Wholesale	0	0	0	1	5	6
Agency Offices:						
—Depositary	48	57	63	65	65	60
—Nondepositary	27	29	31	31	31	32
Representative Offices:						
—Foreign Banks	21	22	26	34	42	47
—U.S. Banks (other states)	31	35	36	40	36	42
Transmitters of Money Abroad	4	5	8	8	12	14
Issuers of Payment Instruments	5	5	5	6	6	6
Issuers of Travelers Checks	5	5	8	9	9	10
Business and Industrial Development Corporations	1	3	3	6	6	10

* Prior to 1982 intermittent branch offices and free-standing automated teller machine (ATM) facilities licensed as branches were included in the domestic branch count.

National Banks in California

Our unofficial tabulation utilizing the Weekly Bulletin of the Regional Administrator of National Banks indicates that as of December 31, 1984 there were approximately 25 approved but unopened national banks in California, with another 7 applications pending a decision. During the period from July 1, 1983 to December 31, 1984 40 national banks opened for business in California. They are:

NATIONAL BANKS OPENED DURING THE PERIOD

Name	Location	Capitalization	Date
American Commerce National Bank	Anaheim	$3,188,350	2-29-84
American Independent Bank, N.A.	Gardena	2,700,200	2-1-84
American West Bank, N.A.	Encino	6,097,900	3-2-84
Bank of Anaheim, N.A.	Anaheim	3,171,000	10-1-84
Bank of Del Mar, N.A.	Del Mar	3,242,500	5-1-84
Bank of Lodi, N.A.	San Joaquin	3,500,000	7-18-83
Bank of Los Gatos, N.A.	Los Gatos	4,250,000	6-20-84
Burbank National Bank	Burbank	2,500,000	12-21-84
The Chase Manhattan Trust Company of California, N.A. (T)	San Francisco	1,200,000	12-14-84
Culver National Bank	Culver City	3,000,000	6-18-84
El Segundo First National Bank	El Segundo	3,000,000	11-29-84
Empire National Bank	Los Angeles	4,001,450	9-7-84
The Financial Center Bank, N.A.	San Francisco	7,000,000	3-5-84
First National Bank of Marin	San Rafael	3,000,000	7-30-84
First National Bank of Monterey County	Monterey	4,000,000	4-2-84
First Western Bank, N.A.	San Diego	3,000,000	8-29-83
Fontana First National Bank	Fontana	3,450,000	11-1-84
Independent National Bank	Covina	2,500,000	9-30-83
Inland Empire National Bank	Riverside	5,047,370	6-1-84
International City Bank, N.A.	Long Beach	3,012,000	9-6-84
Larchmont National Bank	Los Angeles	3,500,000	8-15-83
Marathon National Bank	Los Angeles	6,000,000	8-29-83
Merced Bank of Commerce N.A.	Merced	2,500,000	8-6-84
Monument National Bank	Ridgecrest	2,024,550	3-1-84
National American Bank	San Francisco	4,000,000	2-8-84
National Bank of Fairbanks Ranch	San Diego	3,000,000	12-14-84
National InterCity Bank	Santa Clara	4,000,000	9-12-83
Pacific Bank, N.A.	San Francisco	22,000,000	9-12-83
Queen City Bank, N.A.	Long Beach	5,000,000	9-26-83
Saddleback National Bank	Laguna Hills	3,041,157	8-11-83
Sacramento First National Bank	Sacramento	3,516,000	11-12-84
San Marcos National Bank	San Marcos	3,191,020	1-16-84
South Valley National Bank	Morgan Hill	4,000,000	8-15-83
Trans-Pacific National Bank	San Francisco	5,000,000	8-21-84
Upland National Bank	Upland	3,150,000	3-12-84
Western Industrial National Bank	South El Monte	2,500,000	7-12-83
Western Security Bank, N.A.	Burbank	4,190,000	3-5-84
Western Sierra National Bank	Cameron Park	2,536,000	1-4-84
Western United National Bank	Los Angeles	4,000,000	8-22-83
World Trade Bank, N.A.	Beverly Hills	6,250,000	8-2-83

(T) and to engage in the trust business

Federal Offices of Foreign Banking Corporations

As a result of the International Banking Act of 1978, foreign banks were given the alternative of seeking a federal charter for their United States operations. According to the Weekly Bulletin of the Regional Administrator of National Banks, five federal offices of foreign banking corporations were chartered in California during the 18-month period ending December 31, 1984, bringing the total number of federal offices of foreign banking corporations to eleven. The new federal offices chartered are:

FEDERAL OFFICES OF FOREIGN BANKING CORPORATIONS
OPENED DURING THE PERIOD

Name	Country	Location	Date
Bangkok Bank, Limited[1]	Thailand	Los Angeles	4-2-84
The International Commercial Bank of China	Taiwan	Los Angeles	7-2-84
Westpac Banking Corporation	Australia	Los Angeles	5-2-84
Westpac Banking Corporation[1]	Australia	San Francisco	5-2-84
Wing Lung Bank, Limited	Hong Kong	Los Angeles	7-31-84

[1] Converted from state charter

FINANCIAL CONDITION OF DEPARTMENT LICENSEES

State Bank Growth in 1984

Between 12/31/83 and 12/31/84, total assets of state-chartered banks, including foreign and domestic subsidiaries increased by $3.517 billion or 5% to $74.428 billion. Total deposits (domestic and foreign) increased by $3.504 billion to $61.751 billion, an increase of 6%. Domestic deposits of $58.385 billion increased by 6.2% compared to 9.7% the previous year, a $3.410 increase. Total deposits in foreign offices increased by $94.6 million, to $3.366 billion, a 2.9% increase from the prior year. Equity capital growth was 14.1%. The ratio of equity capital to total assets for all state chartered banks increased to 6.4%, compared to 5.9% one year ago. Debt capital increased by 21.7% compared to a 22% increase one year ago. Total capital to total assets was 7.1%

Loans (gross) grew at a faster pace than deposits, 10.8%, and stood at $47.879 billion, causing an increase in the loan to deposit ratio, from 74.2% a year ago to 77.5%. Loans in domestic offices increased at a rate of 7.5% to $44.222 billion, compared to an increase of 5.7% one year ago and loans in foreign offices increased by 76.1% to $3.657 billion, compared to a 0.3% decrease the previous year.

Total reserves for loan losses increased by 12.2% to $577 million. Reserves as a percent of total loans as of 12/31/84 were 1.2%, compared to 1.19% at year end 1983. For state-chartered banks with deposits in excess of $500 million, reserves as a percent of total loans were 1.16% and for smaller banks 1.31%.

COMPARATIVE STATEMENT OF ASSETS, LIABILITIES, CAPITAL ACCOUNTS AND RATIOS FOR CALIFORNIA STATE-CHARTERED BANKS TOGETHER WITH RELATED INFORMATION AS OF DECEMBER 31st FOR YEARS 1980 THROUGH 1984

(In millions of dollars)

	1980	1981	1982	1983	1984
ASSETS					
Cash and due from banks	$7,619.4	$7,799.1	$7,612.8	$9,175.2	$9,311.7
U.S. Treasury securities	2,343.1	2,094.8	2,163.4	3,443.5	2,819.5
Obligations of U.S. Government agencies, etc.	1,784.4	1,920.2	2,171.3	2,080.9	2,313.4
Obligations of States and political subdivisions	3,694.5	3,835.8	3,319.6	2,852.0	2,498.4
Other securities (includes trading account)	276.1	559.1	623.1	564.4	931.7
Federal funds sold and securities purchased under resale agreements	1,980.2	2,468.9	3,474.1	3,077.2	2,965.2
Loans (net)	31,952.8	37,366.2	40,548.4	42,710.1	47,301.6
Other assets	4,690.4	6,384.1	7,238.1	7,008.5	6,286.9
Total assets	$54,340.9	$62,428.2	$67,150.8	$70,911.8	$74,428.4
LIABILITIES					
Demand deposits[a]	$13,568.3	$13,044.6	$13,043.9	$14,423.8	$15,041.1
Time and savings deposits[a]	22,468.0	27,857.8	32,611.8	35,040.1	38,380.7
Deposits of U.S. Government	299.0	207.3	171.7	154.8	177.2
Deposits of States and political subdivisions	2,608.4	2,433.0	2,244.5	1,867.9	1,928.6
Other deposits	2,230.5	2,684.2	2,352.6	2,787.0	2,801.0
Deposits in foreign offices	2,947.2	3,867.3	4,006.9	3,973.2	3,422.3
Total deposits	$44,121.4	$50,094.2	$54,431.4	$58,246.8	$61,750.9
Borrowings[b]	4,276.3	5,262.5	5,222.4	4,757.3	4,286.4
Other liabilities	2,538.6	3,108.6	3,250.1	3,298.7	3,109.4
Total liabilities	$50,936.3	$58,465.3	$62,903.9	$66,312.8	$69,146.7
Capital Notes and Debentures	$399.9	$414.2	$352.5	$429.9	$523.1
EQUITY CAPITAL					
Capital	$755.0	$1,120.5	$449.1	$1,470.7	$273.2
Surplus	1,208.4	1,176.9	2,137.5	1,339.5	2,919.4
Undivided profits	987.0	1,189.7	1,244.7	1,294.7	1,493.3
Reserves for contingencies	54.0	61.3	63.1	64.2	72.7
Total equity capital	$3,004.4	$3,548.4	$3,894.4	$4,169.1	$4,758.6
Total liabilities, reserves and capital	$54,340.9	$62,428.2	$67,150.8	$70,911.8	$74,428.4
RATIOS					
Percent total capital to total assets	6.26	6.35	6.32	6.49	7.10
Percent equity capital to total assets	5.53	5.68	5.80	5.88	6.39
Percent total capital to total deposits	7.72	7.91	7.80	7.90	8.55
Percent total loans (net) to total assets	58.80	59.85	60.38	60.23	63.55
Percent total loans (net) to total deposits	72.42	74.59	74.49	73.33	76.60

COMPARATIVE STATEMENT OF ASSETS, LIABILITIES, CAPITAL ACCOUNTS AND RATIOS FOR CALIFORNIA STATE-CHARTERED BANKS TOGETHER WITH RELATED INFORMATION AS OF DECEMBER 31st FOR YEARS 1980 THROUGH 1984—Continued

(In millions of dollars)

	1980	1981	1982	1983	1984
Number of State Chartered Banks	233	252	264	273	286
	6/30	6/30	6/30	6/30	12/31
Number of state banks	217	240	255	261	286
Number of state branches (domestic)[c]	1,370	1,520	1,612	1,622	1,632
(foreign)	16	17	18	19	20
Total state banks	1,603	1,777	1,885	1,902	1,938
Number of national banks	43	51	79	123	158
Number of national branches (domestic)[d]	2,717	2,747	2,758	2,832	2,729
(foreign)	144	139	139	130	132
Total national banks	2,904	2,937	2,976	3,085	3,019
Total domestic offices	4,347	4,558	4,704	4,838	4,805
Total offices	4,507	4,714	4,861	4,987	4,957
California population (estimated)	23,773,000	24,213,200	24,628,000	24,959,000	25,622,000
Population per domestic banking office (in thousands)	5.5	5.3	5.2	5.2	5.2
State Banking Department staff:					
Authorized	139.7	151.0	154.0	157.0	179.5
Actual	124.9	135.1	145.0	143.3	163.7

NOTES:

(1) Above figures relate to domestic and foreign banking operations.

(2) Figures may not add to totals due to rounding.

FOOTNOTES:

[a] Individuals, partnerships and corporations only.

[b] Borrowings include Federal funds purchased and securities sold under repurchase agreements, and other liabilities for borrowed money.

[c] Figures for 1980 and 1981 include free-standing automated teller machine (ATM) branch offices and intermittent branch offices.

[d] Figures for number of national bank offices was obtained from the Federal Deposit Insurance Corporation.

PROFIT PERFORMANCE FOR CALENDAR 1984

State Banks

Total operating income for the 286 state-chartered banks at calendar year end 1984 was $8.450 billion, a 13.3% increase from year end 1983. Interest and fees on loans, which comprise 73.2% of total operating income, increased 16.7% to $6.187 billion.

Total operating expenses increased 11.1% during the year to $8.002 billion. Cost of funds as a percent of total operating income showed an increase from the prior year's 52.0% to 52.6%. Salary and employee benefits increased 9.5% to $1.541 billion, which represents 18.2% of total operating income, compared to 18.9% a year ago. The provision for loan losses declined 0.8% to $441.5 million.

Net income increased 84.2% to $315.6 million, and cash dividends increased 6.0% to $119.8 million. The dividend payout rate of net income decreased from 66.0% to 38.0%. Return on average assets increased from .376 at year end 1983 to .612 at year end 1984.

COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES FOR CALIFORNIA STATE-CHARTERED BANKS AS OF DECEMBER 31ST FOR YEARS 1980 THROUGH 1984 (FOREIGN AND DOMESTIC OPERATIONS)

(In thousands of dollars)

	1980	1981	1982	1983	1984
Earnings:					
On securities	$643,368	$701,567	$754,363	$763,631	$762,073
On loans [a]	4,729,299	5,799,400	5,960,605	5,302,139	6,187,039
Other interest [b]	572,388	779,868	766,264	695,996	705,492
From service charges on deposit accounts	140,246	180,873	244,021	279,697	309,086
From service charges on commissions, fees, etc.	114,258	128,294	144,977	165,523	180,297
From trust department	61,813	59,346	71,940	85,557	94,746
Other	62,411	139,158	175,936	166,908	211,161
Total earnings	$6,323,783	$7,788,506	$8,118,106	$7,459,451	$8,449,894
Expenses:					
Salaries and wages [c]	1,075,909	1,198,962	1,345,510	1,407,695	1,540,788
Interest on savings and time deposits	2,913,660	3,996,135	4,170,409	3,431,360	3,936,804
Interest on borrowings [d]	570,852	732,092	705,318	451,225	510,750
Occupancy expense of bank premises—net; furniture and equipment	305,978	346,369	426,503	487,681	519,807
Provision for loan losses	181,866	211,774	347,162	445,220	441,511
Other	669,310	783,862	921,283	977,901	1,052,703
Total operating expenses	$5,717,575	$7,269,194	$7,916,185	$7,201,082	$8,002,363
Net current earnings	$606,208	$519,312	$201,921	$258,369	$447,531
Applicable income taxes	199,832	134,484	8,642	96,435	137,345
Income before securities gains (losses −)	406,376	384,828	193,279	161,934	310,186
Net securities gains (losses −)	(6,499)	(12,333)	(6,681)	9,154	(209)
Net income before extraordinary items	$399,877	$372,495	$186,598	$171,088	$309,977
Extraordinary charges or credits	4,893	387	7,186	252	5,656
Net income	404,770	372,882	193,784	171,340	315,633
Dividends	94,702	102,066	113,850	113,010	119,826
Net income after dividends	$310,068	$270,816	$79,934	$58,330	$195,807
ROA (per $100 of Avg assets) [e]	1.209	.892	.314	.376	.612
Dividend payout %	23.4	27.4	58.8	66.0	38.0
Number of Banks:	233	252	264	273	286

NOTE:
Figures may not add to totals due to rounding.

FOOTNOTES:

[a] Includes interest and discount, service charges and other fees on loans.

[b] Includes interest on balances with banks, lease income and income on federal funds sold, etc.

[c] Includes officer and employee benefits.

[d] Includes Federal funds purchased and other borrowed money.

[e] Return on average assets. Net current earnings per $100 of average assets (average assets are calculated using previous year-end, June 30, and current year-end assets).

TRUST OPERATIONS

On December 31, 1984, 39 state banks, 21 non-deposit trust companies, and one title insurance company were authorized to conduct trust business. Thirteen national banks had trust departments. The carrying value of trust assets of state-chartered institutions totaled $107.3 billion, up from $100.1 billion at 12/31/83, an increase of 7.2%. National banks' fiduciary assets totaled $135.4 billion, an increase of 2.8% over the carrying value of $131.7 billion one year previous. The state share of California fiduciary business increased from 43.2% at 6/30/83 to 44.2% at 12/31/84.

During the year ended 12/31/84, income generated from trust activities of state chartered banks combined with the total income of trust companies was $194.783 million, an increase of 15.7% over the $168.286 million reported for calendar year 1983.

CALIFORNIA AS AN INTERNATIONAL BANKING CENTER

California continues as the second largest center of international banking in this country.

Subsidiary Banks

Twenty-six full service California state-chartered banks are operated as subsidiaries of foreign banks. These 26 banks held $28.129 billion in assets as of December 31, 1984. This compares to fifteen subsidiaries holding $4.685 billion in assets as of June 30, 1975, an increase of 73.3% in number and 500.4% in assets.

Their ten year growth relative to domestic banks can be seen when the subsidiaries' assets of $4.685 billion on June 30, 1975 are compared to all state-chartered banks' assets of $23.008 billion which is a 20.4% share. On December 31, 1984 the subsidiaries held $28.129 billion out of $74.428 billion for a 37.8% share of the assets held by state-chartered banks.

The following table lists a ten year history of the growth of subsidiary banks:

CALIFORNIA STATE CHARTERED BANKS OPERATED AS SUBSIDIARIES OF FOREIGN BANKS

6/30	No. of Subsidiaries	Branch • Offices	Assets (In Millions)		Deposits (In Millions)	
			F&D •	Domestic	F&D •	Domestic
1975	15	241	4,685	4,489	4,043	3,779
1976	15	337	6,140	5,787	5,439	5,090
1977	16	347	7,159	6,730	6,297	5,874
1978	18	404	9,045	8,593	7,958	7,491
1979	18	435	15,947	15,473	13,354	12,816
1980	17	486	18,055	17,376	14,855	14,122
1981	17	526	21,327	20,674	17,430	16,282
1982	25	563	23,200	22,375	18,524	17,684
1983	27	548	24,794	24,036	20,420	19,492
12/31 1984	26	521	28,129	26,861	23,323	22,116

• Foreign & Domestic

For comparative purposes, the following table presents a summary of bank growth since 1975:

CALIFORNIA STATE CHARTERED BANKS

6/30	No. of Banks	Branch * Offices	Assets (In Millions)		Deposits (In Millions)	
			F&D *	Domestic	F&D*	Domestic
1975	137	814	23,008	20,883	19,310	17,320
1976	148	943	26,003	23,414	22,248	19,713
1977	162	986	29,663	27,320	25,438	23,191
1978	168	1,066	35,656	32,747	30,566	27,745
1979	190	1,269	43,021	40,556	35,731	33,021
1980	217	1,386	48,750	45,774	39,573	36,864
1981	240	1,537	57,805	54,207	46,455	42,677
1982	255	1,631	63,284	59,909	50,219	46,522
1983	261	1,642	67,955	64,270	54,968	51,338
12/31						
1984	285	1,662	74,428	70,479	61,751	58,385

* Foreign & Domestic

Branch and Agency Offices of Foreign Banking Corporations

As of December 31, 1984 the 100 foreign banking corporations having 92 agency offices and 19 branch offices had total assets of $45.354 billion, a 9.6% increase from the $41.384 billion reported as of December 31, 1983. Loans (gross) of $27.930 billion represented an increase of 9.5% from the $25.514 billion in gross loans on December 31, 1983.

The funding of foreign banking corporations is principally accomplished through local borrowings, which totalled $29.591 billion at December 31, 1984, an increase of 1.4% from December 31, 1983. Deposits totaled $6.606 billion, an increase of 29.8% from the $5.089 billion in deposits on December 31 1983.

Operating income for year end 1984 totaled $5.688 billion, a 16.8% increase from 1983's $4.871 billion. Net income of $38.8 million represents a 12.6% increase from the $34.5 million as of December 31, 1983.

The growth of foreign banking corporations operating an agency or branch office business in California is shown in the accompanying table:

CALIFORNIA OFFICES OF FOREIGN BANKING CORPORATIONS

6/30	Number Of FBC's Represented	Number of Offices							
		Agency Office		Branch Office					
		Depositary	Non-depositary	Limited	Retail	Wholesale	Total	Assets (millions)	Deposits (millions)
1975	43	20	23	–	1	–	44	8,288	348
1976	47	25	23	–	1	–	49	8,455	455
1977	53	27	27	–	1	–	55	9,479	484
1978	63	40	29	–	1	–	70	12,393	572
1979	69	49	27	–	1	–	77	16,401	724
1980	78	57	29	–	1	–	87	25,479	942
1981	87	63	31	–	1	–	95	32,831	744
1982	95	65	31	2	4	1	103	37,341	2,494
1983	100	65	31	2	6	5	109	42,142	4,660
12/31 1984	100	60	32	5	8	6	111	45,354	6,606

Following are two tables: The first lists assets of agencies, branches and subsidiaries operating in California by country of origin as of December 31, 1984. The second is a table listing all foreign banks (state-chartered) represented in California:

TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA, BY COUNTRY OF ORIGIN AS OF DECEMBER 31, 1984
(State-chartered only)
(In thousands of dollars)

Name of Bank (by country of origin)	Agency/Branch		California Corporate Subsidiary		
Argentina					
Banco de la Nacion Argentina[b]	$132,990				
		$132,990			
Australia					
Australia and New Zealand Banking Group, Limited[b]	$133,813				
Commonwealth Bank of Australia[a]	149,769				
National Australia Bank[b]	286,680				
		$570,262			
Belgium					
Kredietbank, N.V.[b]	$16,762				
		$16,762			
Brazil					
Banco do Brasil[b]	$1,396,611				
Banco do Estado de Sao Paulo[b]	186,051				
Banco Real, S.A.[b]	42,694				
		$1,625,356			
Canada					
Bank of British Columbia[b]	$97,731				
Bank of Montreal[a]	865,529		$40,269	(Bank of Montreal (California))	
The Bank of Nova Scotia[b]	1,314,562				
Canadian Commercial Bank[a]	396,167		396,130	(Westlands Bank)	
Canadian Imperial Bank of Commerce[a]	443,906		617,060	(California Canadian Bank)	
The Royal Bank of Canada[b]	1,687				
The Toronto-Dominion Bank[b]	591,578				
		$3,711,160			$1,053,459
Denmark					
Copenhagen Handelsbank[a] (Akts. Handelsbank)	$43,125				
		$43,125			
France					
Banque Francaise du Commerce Exterieur[b]	$21,088				
Banque Indosuez[c]	48,572				
Banque Nationale de Paris[b]	601,421		$1,259,239	(Bank of the West)	
Banque Paribas[a]	317,266				
Credit Lyonnais[b]	67,271				
Societe Generale[c]	31,027				
		$1,086,645			$1,259,239
Germany					
Bayerische Vereinsbank AG (Union Bank of Bavaria)[b]	$86,659				
DG BANK Deutsche Genossenschaftsbank[b]	78,765				
Dresdner Bank Aktiengesellschaft[b]	125,960				
		$291,384			

TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA, BY COUNTRY OF ORIGIN DECEMBER 31, 1984—Continued
(State-chartered only)
(In thousands of dollars)

Name of Bank (by country of origin)	Agency/Branch		California Corporate Subsidiary		
Hongkong					
Bank of Credit and Commerce Hongkong Limited [b]	$90,254				
Chekiang First Bank, Limited [b]	98,191				
The Hongkong & Shanghai Banking Corp. [c]	264,242				
Liu Chong Hing Bank, Ltd. [b]	51,365				
Shanghai Commercial Bank, Ltd. [b]	142,635				
		$646,687			
India					
Bank of India [b]	$58,700				
State Bank of India [b]	48,193		$11,514	(State Bank of India (California))	
		$106,893			
					$11,514
Iran					
Bank Melli Iran [b]	$2,857				
		$2,857			
Israel					
Bank Hapoalim, B.M. [d]	$232,254				
Bank Leumi le-Israel, B.M. [d]	238,016				
Israel Discount Bank, Limited [b]	31,658				
United Mizrahi Bank, Ltd. [d]	104,137				
		$606,065			
Italy					
Banca Commerciale Italiana [a]	$270,775				
Banca Nazionale del Lavoro [b]	316,628				
Banco di Roma [b]	1,199,879				
Banco di Sicilia [b]	34,024				
Credito Italiano [b]	150,095				
Istituto Bancario San Paolo di Torino			$478,994	(First Los Angeles Bank)	
		$1,971,401			$478,994
Japan					
Bank of Tokyo, Ltd. [a]	$1,703,041		$5,002,166	(California First Bank)	
The Dai-Ichi Kangyo Bank, Limited [b]	2,755,337		201,823	(Dai-Ichi Kangyo Bank of California)	
The Daiwa Bank Ltd. [a]	$891,269				
The Fuji Bank, Ltd. [a]	2,461,521				
The Hokkaido Takushoku Bank, Ltd. [a]	346,871				
The Industrial Bank of Japan, Ltd. [b]	2,062,085				
The Kyowa Bank, Ltd. [a]	596,345		91,100	(The Kyowa Bank of California)	
The Long-Term Credit Bank of Japan, Ltd. [a]	906,160				
The Mitsubishi Bank, Ltd. [a]	2,547,702		908,956	(The Mitsubishi Bank of California)	
The Mitsubishi Trust and Banking Corporation [a]	1,857,014				
The Mitsui Bank, Ltd. [a]	1,037,280		1,781,226	(Mitsui Manufacturers Bank)	
The Mitsui Trust and Banking Company, Ltd. [a]	1,456,024				
The Nippon Credit Bank, Ltd. [b]	651,265				
The Saitama Bank, Ltd. [e]	967,313				
The Sanwa Bank [a]	2,490,002		1,405,459	(Golden State Sanwa Bank)	
The Sumitomo Bank, Ltd. [a]	1,631,453		2,752,034	(The Sumitomo Bank of California)	
The Sumitomo Trust & Banking Co., Ltd. [b]	914,736				
The Taiyo Kobe Bank, Ltd. [b]	533,114				
The Tokai Bank, Ltd. [a]	1,483,214		400,626	(Tokai Bank of California)	
The Toyo Trust and Banking Company, Ltd. [a]	825,165				
The Yasuda Trust and Banking Company, Ltd. [a]	1,740,271				
		$29,857,182			$12,543,390

TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA, BY COUNTRY OF ORIGIN DECEMBER 31, 1984—Continued
(State-chartered only)
(In thousands of dollars)

Name of Bank (by country of origin)	Agency/Branch		California Corporate Subsidiary		
Korea					
The Bank of Seoul and Trust Company [a]	$148,302				
The Cho-Heung Bank, Ltd. [a]	180,160				
The Commercial Bank of Korea, Ltd. [a]	115,262				
The Hanil Bank, Limited [a]	167,626		$80,122	(First State Bank of Southern California)	
Korea Exchange Bank [a]	271,228		188,641	(California Korea Bank)	
Korea First Bank [a]	133,635				
		$1,016,213			$268,763
Luxembourg					
Bank of Credit and Commerce International, S.A. [b]	$130,724				
		$130,724			
Malaysia					
Bank Bumiputra Malaysia Berhad [b]	$53,330				
		53,330			
Mexico					
Banca Serfin S.N.C. [b]	$149,728				
Banco Nacional de Mexico S.N.C. [b]	96,195		$179,342	(California Commerce Bank)	
Bancomer, S.N.C. [b]	417,898		176,095	(Grossmont Bank)	
		$663,821			$355,437
Netherlands					
Algemene Bank Nederland, N.V. [b]	$117,653				
		$117,653			
New Zealand					
The Bank of New Zealand [b]	$57,255				
		$57,255			
Philippines					
Allied Banking Corporation			$22,291	(Oceanic Bank)	
Manila Banking Corporation			27,765	(Manilabank California)	
Metropolitan Bank and Trust Company [c]	$9,253		57,813	(International Bank of California) [1]	
Philippine Commercial International Bank [b]	17,808				
Philippine National Bank [e]	48,723		94,813	(Century Bank) [2]	
		$75,784			$202,682
Portugal					
Banco Totta & Acores [a]	$75,781				
		$75,781			
Singapore					
Development Bank of Singapore [b]	$10,156				
International Bank of Singapore [b]	14,271				
Overseas Union Bank [b]	50,269				
United Overseas Bank [b]	11,645				
		$86,341			
Spain					
Banco Central, S.A. [b]	$222,464				
Banco de Vicaya, S.A. [b]	50,908				
Banco Exterior de Espana, S.A. [b]	86,705				
		$360,077			
Switzerland					
Credit Suisse [c]	$180,782				
Swiss Banking Corporation [e]	359,941				
Union Bank of Switzerland [b]	234,357	$775,080			
Thailand					
Bangkok Metropolitan Bank, Ltd. [b]	$55,801				
Thai Farmers Bank, Ltd. [a]	44,596				
		$100,397			

TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA, BY COUNTRY OF ORIGIN DECEMBER 31, 1984—Continued

(State-chartered only)

(In thousands of dollars)

Name of Bank (by country of origin)	Agency/Branch		California Corporate Subsidiary	
United Kingdom				
Barclays Bank International, Limited [b]	$352,218		$869,812	(Barclays Bank of California)
Lloyds Bank International, Limited [e]	199,054			
Lloyds Bank plc			2,742,095	(Lloyds Bank California)
Midland Bank plc			36,168	(Crocker Trust Company of California)
National Westminster Bank plc [b]	$254,788			
The Royal Bank of Scotland, plc [b]	45,496			
Scandinavian Bank, Limited [b]	216,072			
Standard Chartered Bank Limited [a]	67,768		8,307,556	(Union Bank)
		$1,135,396		$11,955,631
TOTAL—Foreign Countries		$45,316,621		$28,129,109
U.S. Territories				
Guam				
Bank of Guam [d]	$10,058			
Puerto Rico				
Banco Popular de Puerto Rico [d]	$27,328			
TOTAL—U.S. Territories		$37,386		
GRAND TOTAL		$45,354,007		$28,129,109

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[a] Nondepositary Agency
[b] Depositary Agency
[c] Limited Branch
[d] Retail Branch
[e] Wholesale Branch
[1] Ownership also includes Philippine Securities Corporation and Tytana Corporation, Makati, Philippines
[2] Century bank is a subsidiary of Century Holding Corporation. Ownership of Century Holding Corporation includes Philippine National Bank, Develoment Bank of the Philippines, Government Service Insurance System, Land Bank of the Philippines and Social Security System.

FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA
(State-chartered only)
AS OF DECEMBER 31, 1984

Name of Bank	Country	Type of Representation[a]							Rank in Free World[b]
			Agency		Branch				
		Representative Office	Non-depository	Depository	Limited	Retail	Wholesale	California Corporate Subsidiary	
Algemene Bank Nederland N.V.	Netherlands			LA,SF					44
Allied Banking Corporation	Philippines							Oceanic Bank, SF	-
Amsterdam-Rotterdam Bank, N.V.	Netherlands	LA,SF							51
Australia and New Zealand Banking Group Limited	Australia			LA					96
Banca Commerciale Italiana	Italy		LA						47
Banca Nazionale del Lavoro	Italy			LA					43
Banca Serfin, S.N.C.	Mexico			LA					475
Banco Central, S.A.	Spain			SF					92
Banco de la Nacion Argentina	Argentina			SF					380
Banco de Vizcaya, S.A.	Spain			SF					122
Banco di Roma	Italy	LA		SF					73
Banco di Sicilia	Italy			LA					119
Banco do Brasil, S.A.	Brazil			LA,SF					68
Banco do Estado de Sao Paulo	Brazil			SF					245
Banco Exterior de Espana, S.A.	Spain			LA					372
Banco Nacional de Mexico, S.N.C.	Mexico			LA				California Commerce Bank, LA	219
Banco Popular de Puerto Rico	Puerto Rico					LA			-
Banco Real, S.A.	Brazil			LA					-
Banco Totta & Acores	Portugal		SF						-
Bancomer, S.N.C.	Mexico			LA				Grossmont Bank, La Mesa	163
Bangkok Metropolitan Bank, Limited	Thailand			SF					-
Bank Bumiputra Malaysia Berhad	Malaysia			LA					184
Bank Hapoalim, B.M.	Israel					LA, SF, EN			103
Bank Julius Baer & Co., Ltd.	Switzerland	SF							-
Bank Leumi le-Israel B.M.	Israel					BH, EN			75
Bank Melli Iran	Iran			SF					84
Bank of British Columbia	Canada	LA		SF					-
Bank of Credit and Commerce Hong Kong Limited	Hongkong			SF					-
Bank of Credit and Commerce International, S.A.	Luxembourg	SF		LA					307
Bank of Guam	Guam					SF			-
Bank of India	India			SF					261
Bank of Montreal	Canada	LA	SF					Bank of Montreal (California), SF	33
Bank of N.T. Butterfield & Son Limited	Bermuda	NB							-
Bank of New Zealand	New Zealand			LA					395
Bank of Nova Scotia	Canada			SF					39
Bank of Scotland	United Kingdom	LA							157
Bank of Seoul and Trust Company	Korea		LA						146
The Bank of Tokyo, Ltd.	Japan		LA,SF					California First Bank, SF	26

FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA—Continued
(State-chartered only)
AS OF DECEMBER 31, 1984

Name of Bank	Country	Type of Representation[a]							Rank in Free World[b]
			Agency		Branch				
		Representative Office	Non-depository	Depository	Limited	Retail	Wholesale	California Corporate Subsidiary	
The Bank of Yokohama, Ltd.	Japan	LA							74
Bank Saderat Iran	Iran	LA							116
Banque Auxilaire Michel Inchauspe	France	BK							-
Banque Francaise du Commerce Exterieur	France			SF					147
Banque Indosuez	France				LA				87
Banque Nationale de Paris	France			LA,SF				Bank of the West, SF	3
Banque Paribas	France	SF	LA						88
Barclays Bank International, Limited	United Kingdom			SF				Barclays Bank of California, SF	30
Bayerische Vereinsbank AG (Union Bank of Bavaria)	Germany			LA					42
Bergen Bank A/S	Norway	LA							429
Berliner Handels-und Frankfurter Bank	Germany	LA							242
Canadian Commercial Bank	Canada	LA,SF	SA					Westlands Bank, Santa Ana	-
Canadian Imperial Bank of Commerce	Canada	LA	SF					California Canadian Bank, SF	29
Chekiang First Bank, Limited	Hongkong			SF					-
The Cho-Hueng Bank, Ltd.	Korea		SF						433
The Commercial Bank of Korea, Ltd.	Korea		LA						341
Commonwealth Bank of Australia	Australia		LA						160
Copenhagen Handelsbank A/S (Akts. Kjøbenhavns Handelsbank)	Denmark		LA						228
Credit Lyonnais	France			LA,SF					9
Credit Suisse	Switzerland	SF					LA		52
Credito Italiano	Italy			LA					66
The Dai-Ichi Kangyo Bank, Limited	Japan	SF		LA				Dai-Ichi Kangyo Bank of California, LA	2
The Daiwa Bank, Ltd.	Japan		LA						38
Deutsche Bank, A.G.	Germany	LA							14
Development Bank of Singapore, Ltd.	Singapore			LA					431
Development Finance Corporation of New Zealand	New Zealand	SF							-
DG BANK Deutsche Genossenschafts Bank	Germany			LA					100
Dresdner Bank, A.G.	Germany			LA					21
The Export-Import Bank of Korea	Korea	LA							-

FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA—Continued
(State-chartered only)
AS OF DECEMBER 31, 1984

Name of Bank	Country	Type of Representation[a]							Rank in Free World[b]
			Agency		Branch				
		Representative Office	Non-depository	Depository	Limited	Retail	Wholesale	California Corporate Subsidiary	
The Fuji Bank, Ltd.	Japan	SF	LA						5
The Hanil Bank, Limited	Korea		LA					First State Bank of California, Lynwood	357
The Hokkaido Takushoku Bank, Ltd.	Japan		LA						78
The Hongkong & Shanghai Banking Corporation	Hongkong				LA, SF				22
The Industrial Bank of Japan, Ltd.	Japan	SF		LA					16
Interallianz Bank Zurich, A.G.	Switzerland	SF							-
International Bank of Singapore, Limited	Singapore			SF					-
Israel Discount Bank, Limited	Israel			BH					134
Istituto Bancario San Paolo di Torino	Italy							First Los Angeles Bank, LA	69
Kleinwort, Benson Limited	United Kingdom	LA							267
Korea Exchange Bank	Korea		LA					California Korea Bank, LA	302
Korea First Bank	Korea		LA						387
Kredietbank, N.V	Belgium			LA					91
The Kyowa Bank, Limited	Japan	SF	LA					The Kyowa Bank of California, LA	64
Liu Chong Hing Bank, Ltd.	Hongkong			SF					-
Lloyds Bank International Limited	United Kingdom	SF					LA, SF		76
Lloyds Bank PLC	United Kingdom							Lloyds Bank California, LA	27
The Long-Term Credit Bank of Japan, Ltd.	Japan		LA						24
Manila Banking Corporation	Philippines							Manilabank California	-
Metropolitan Bank and Trust Company	Philippines				SF			International Bank of California, LA	-
Midland Bank PLC	United Kingdom							Crocker Trust Company of California, SF	15
The Mitsubishi Bank, Ltd.	Japan		LA					The Mitsubishi Bank of California, LA	8
The Mitsubishi Trust and Banking Corporation	Japan		LA						25
The Mitsui Bank, Ltd.	Japan		LA					Mitsui Manufacturers Bank, LA	20
The Mitsui Trust and Banking Company, Ltd.	Japan		LA						34
Multibanco Comermex, S.N.C.	Mexico	LA							-
National Australia Bank	Australia	SF		LA					106

FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA—Continued
(State-chartered only)
AS OF DECEMBER 31, 1984

Name of Bank	Country	Type of Representation[a]							Rank in Free World[b]
		Representative Office	Agency		Branch			California Corporate Subsidiary	
			Non-depository	Depository	Limited	Retail	Wholesale		
National Westminster Bank plc	United Kingdom	LA,SF		SF					10
Nederlandsche Middenstandsbank, N.V.	Netherlands	LA							89
The Nippon Credit Bank, Ltd.	Japan			LA					53
Overseas Union Bank Limited	Singapore			LA					-
Philippine Commercial International Bank	Philippines			LA					-
Philippine National Bank	Philippines						LA	Century Bank, LA	616
Pierson, Heldring & Pierson, N.V.	Netherlands	SF							-
Privatbanken, A/S	Denmark	LA							266
The Royal Bank of Canada	Canada	LA	LA	SF					18
The Royal Bank of Scotland plc	United Kingdom	LA,SF		SF					162
The Saitama Bank, Ltd.	Japan						LA		65
Samuel Montegu & Company, Ltd.	United Kingdom	SF							-
The Sanwa Bank, Ltd.	Japan		SF					Golden State Sanwa Bank, SF	12
Scandinavian Bank Limited	United Kingdom			LA					407
Shanghai Commercial Bank, Ltd.	Hongkong			SF					-
The Shizuoka Bank, Ltd.	Japan	LA							118
Societe Generale	France	SF			LA				11
Standard Chartered Bank Limited	United Kingdom		SF					Union Bank, LA	45
State Bank of India	India			LA				State Bank of India (California), LA	81
State Bank of New South Wales	Australia	LA							439
The Sumitomo Bank, Limited	Japan		SF					The Sumitomo Bank of California, SF	6
The Sumitomo Trust and Banking Company, Limited	Japan			LA					31
Swiss Bank Corporation	Switzerland	LA					SF		36
The Taiyo Kobe Bank, Ltd.	Japan			LA					35
Thai Farmers Bank Limited	Thailand		LA						479
The Tokai Bank, Ltd.	Japan		LA					Tokai Bank of California, LA	23
The Toronto-Dominion Bank	Canada	BH		LA,SF					57

FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA—Continued
(State-chartered only)
AS OF DECEMBER 31, 1984

Name of Bank	Country	Type of Representation[a]							Rank in Free World[b]
			Agency		Branch				
		Representative Office	Non-depositary	Depositary	Limited	Retail	Wholesale	California Corporate Subsidiary	
The Toyo Trust and Banking Company, Limited	Japan		LA						59
Union Bank of Finland	Finland	LA							187
Union Bank of switzerland	Switzerland	SF		LA					32
United Mizrahi Bank, Ltd.	Israel					LA			324
United Overseas Bank Limited	Singapore			LA					352
The Yasuda Trust and Banking Company, Limited	Japan		LA						46

NOTES:

[a] "LA", "SF", "BH", "BK", "EN", "NB", "SA" and "SD" denote Los Angeles, San Francisco, Beverly Hills, Bakersfield, Encino, Newport Beach, Santa Ana and San Diego respectively.

[b] "500 Largest Banks in the World" American Banker, July 31, 1984 (by deposit size) as of 12/31/83.

GENERAL APPENDIX

APPENDIX I

SUPERINTENDENTS OF BANKS

Name	*Date of taking office*
ALDEN ANDERSON	July 1, 1909
W. R. WILLIAMS	February 20, 1911
CHARLES F. STERN	December 1, 1918
JONATHAN S. DODGE	June 20, 1921
JOHN FRANKLIN JOHNSON	February 1, 1923
WILL C. WOOD	January 29, 1927
ALBERT A. ROSENSHINE	November 21, 1929
WILL C. WOOD	March 10, 1930
EDWARD RAINEY	January 6, 1931
FRIEND WM. RICHARDSON	July 19, 1934
F. W. WILSON	January 9, 1939
WILLIAM J. MURPHY	March 4, 1940
GEORGE J. KNOX	May 29, 1940
BENJAMIN C. CORLETT	March 1, 1943
MAURICE C. SPARLING	December 9, 1945
WILLIAM A. BURKETT	August 1, 1955
WILLIAM J. MURPHY	February 1, 1959
JOHN A. O'KANE	May 8, 1962
JAMES M. HALL	February 9, 1967
JOHN H. SHERMAN	January 26, 1970
DONALD E. PEARSON	June 1, 1970
CARL J. SCHMITT	November 5, 1975
JACK L. TAUFER	September 1, 1978
MARY ANN GRAVES	June 1, 1979
MORTON R. MICHAELS	August 23, 1979
RICHARD M. DOMINGUEZ	April 1, 1980
HAROLD D. DOYLE	January 3, 1983
LOUIS CARTER	May 2, 1983

Note: The year 1878 marks the advent of actual banking supervision in California. In that year an act was passed creating a three-man Board of Bank Commissioners, and placing under its jurisdiction "every savings bank and banking company incorporated under the laws of this state, or any other state or country and doing business in this state." In 1909, the Bank Act was passed, creating the State Banking Department, as we know it today, with the Superintendent of Banks to be appointed by the Governor for a term of four years. This was changed in 1911 to provide that the Superintendent hold office "at the pleasure of the Governor".

APPENDIX II

STAFF OF THE STATE BANKING DEPARTMENT AS OF DECEMBER 31, 1984

ADMINISTRATION

Name	*Position*	*Compensation per month*
EXECUTIVE AND ADMINISTRATIVE SERVICES		
Louis Carter	Superintendent of Banks	6,148
Harold D. Doyle	Chief Deputy Superintendent of Banks	4,867
Howard N. Gould	Senior Deputy Superintendent of Banks	4,867
John R. Paulus	Deputy Superintendent of Banks, Office of Policy	4,004
Phyllis A. Garrett	Staff Services Manager I	3,146
Elie I. Karam	Accounting Officer (Specialist)	2,608
Patricia J. Longanecker	Staff Services Analyst	2,065
Mary Ann Makrakis	Staff Services Analyst	2,322
Lorene F. Mirts	Staff Services Analyst	1,766
Hazel D. So	Administrative Assistant I	2,046
Joyce A. Matushenko	Personnel Assistant II	1,945
Toshi Mizutani	Secretary	1,599
Jean M. Nosaka	Office Technician	1,568
Laura Storniolo	Office Technician	1,335
LEGAL AND LEGISLATIVE SERVICES		
James F. Carrig	Chief Counsel I, C.E.A.	5,104
Alida R. Buchanan	Staff Counsel II	4,082
Margaret L. Gunnell	Staff Counsel I	3,222
Tony Lehtonen	Staff Counsel II	3,890
Carol L. Matsunaga	Staff Counsel II (Los Angeles)	3,715
Diana H. Nishiura	Staff Counsel II (Los Angeles)	4,082
John R. Pasto	Staff Counsel I	3,073
Gayle S. Takahashi	Graduate Legal Assistant	2,017
George W. Wright	Staff Counsel I (Los Angeles)	3,378
Mamerta S. Alano	Senior Legal Typist (Los Angeles)	1,902
Irene D. Kukkola	Senior Legal Typist	1,902
Leonida D. Cristobal	Senior Legal Typist	1,735
L. Joann Osborne	Legal Typist	1,669
Aile B. Elegue	Office Assistant II-B	1,295
LICENSING AND SPECIAL PROGRAMS		
Richard R. Ogawa	Assistant Deputy Licensing & EDP	3,472
Virginia M. Richardson	Associate Governmental Program Analyst	2,863
Patrick C. Carroll	Staff Services Analyst	1,690
Nadine F. Young	Staff Services Analyst	2,266
Caridad D. Rodriguez	Word Processing Technician	1,440
Grace M. Bolano	Office Assistant II-B	1,252

Susan K. Krinard, Office Assistant II-B	1,208

SAN FRANCISCO REGIONAL OFFICE

John R. Fagundes, Deputy Superintendent of Banks, C.E.A. II	4,004
Paul D. Bowers, Supervising Bank Examiner	3,642
James D. Brodie, Supervising Bank Examiner	3,642
Alicia V. Adoc, Bank Examiner IV	3,000
Arlene F. Byers-Rutherford, Bank Examiner IV	3,456
Thomas Fong, Bank Examiner IV	3,456
James J. O'Neill, Bank Examiner IV	3,000
John J. Peters, Bank Examiner IV	3,456
Harland R. Ross, Bank Examiner IV	3,456
Brian H. Yuen, Bank Examiner IV	3,296
Linda Y. Eng, Bank Examiner III	2,487
Franklin S. Hom, Bank Examiner III	2,487
Frank W. Horst, Bank Examiner III	2,863
Jane C. Killpack, Bank Examiner III	2,373
Ann S. Landry, Bank Examiner III	2,373
Khai LeCong, Bank Examiner III	2,863
James R. Montgomery, Bank Examiner III	2,373
Owen M. Raven, Bank Examiner III	2,373
Terry L. Walline, Bank Examiner III	2,487
George P. Williams, Bank Examiner III	2,487
Debie M. Abella, Bank Examiner II	1,973
Ophelia A. Garcia, Bank Examiner II	1,973
Kenneth O. Hayashi, Bank Examiner II	1,973
Bertwin Louis, Bank Examiner II	2,162
Kristofer E. Olstead, Bank Examiner II	1,973
Walter F. Pompliano, Bank Examiner II	1,973
Lynn A. Rutledge, Bank Examiner II	2,065
Joan Tomlinson, Bank Examiner II	2,162
Timothy Wong, Bank Examiner II	2,373
James R. Bradshaw, Bank Examiner I	1,655
Barbara K. Chow, Bank Examiner I	1,655
Scott J. Harris, Bank Examiner I	1,655
Purigali K. Prakash, Bank Examiner I	1,655
John P. Tullis, Bank Examiner I	1,655
Frank Iwamoto, Library Technical Assistant I	1,504
Esther M. Jackson, Word Processing Technician	1,335
Carmelita Reyes, Word Processing Technician	1,335
Claudia B. Nordendahl, Office Assistant II-B	1,249
Diana M. Pacini, Office Assistant II-B	1,386

SACRAMENTO REGIONAL OFFICE

Gene C. Kirkish, Deputy Superintendent of Banks, C.E.A. I	4,004
Jerry C. Bertsch, Supervising Bank Examiner	3,817
Vincent R. Moran, Bank Examiner IV	3,456
Donald G. Williams, Bank Examiner IV	3,146
James A. Young, Bank Examiner IV	3,456

Donald H. Lake, Bank Examiner III	2,373
George G. Neil, Bank Examiner III	2,863
Lorraine C. Sapunar, Bank Examiner III	2,863
Peter A. Van Hoecke, Bank Examiner III	2,863
Jana K. Aylett-Wong, Bank Examiner II	1,973
David M. Bouterie, Bank Examiner II	2,065
George H. Paddeck, Bank Examiner II	1,973
Raymond M. Seamans, Bank Examiner II	1,973
Maria D. Berumen, Bank Examiner I	1,655
Lester E. Connor, Bank Examiner I	1,655
Charles W. Raborn, Jr., Bank Examiner I	1,655
Bruce A. Smith, Bank Examiner I	1,655
Rosemarie Grenke, Office Technician	1,568
Mary J. Jones, Office Technician	1,386
Velina D. Murray, Office Technician	1,335
Elaine L. Wood, Office Technician	720
Elizabeth J. Weiss, Office Assistant II-B	1,386

LOS ANGELES REGIONAL OFFICE

David L. Scott, Deputy Superintendent of Banks, C.E.A. II	3,817
William R. Adams, Supervising Bank Examiner	3,817
Sharon A. Dunlavey, Supervising Bank Examiner	3,817
Donald L. Grigsby, Supervising Bank Examiner	3,817
Francis H. Kallmeyer, Supervising Bank Examiner	3,817
Cristobal G. Caragan, Bank Examiner IV	3,456
Arnold W. Erickson, Bank Examiner IV	3,456
Lyndia Fong, Bank Examiner IV	3,000
Michael L. Kientz, Bank Examiner IV	3,000
Nancy D. Marshall, Bank Examiner IV	3,456
Rudolph D. Martinez, Bank Examiner IV	3,000
Clair V. Olson, Bank Examiner IV	3,456
John J. O'Neill, Bank Examiner IV	3,456
George F. Otton, Bank Examiner IV	3,456
Joseph R. Phelon, Bank Examiner IV	3,456
Willis Sheldon, Bank Examiner IV	3,456
Richard B. Skala, Bank Examiner IV	3,456
Bill F. Tom, Bank Examiner IV	3,296
Bill Tsubota, Bank Examiner IV	3,456
Masanori P. Yamaguchi, Bank Examiner IV	3,456
Robert B. Abraham, Bank Examiner III	2,863
Paul A. Bialecki, Bank Examiner III	2,373
Tak S. Chow, Bank Examiner III	2,373
Gail A. Croil, Bank Examiner III	2,373
Mouna Fargallah, Bank Examiner III	2,863
Benedict I. Farias, Bank Examiner III	2,373
Sandra F. Geluz, Bank Examiner III	2,487
Betty N. Holmes, Bank Examiner III	2,373
Renee S. Kaplan, Bank Examiner III	2,487
Donald L. King, Bank Examiner III	2,863

Victor L. Kuan, Bank Examiner III	2,731
Florence P. Mirjahangir, Bank Examiner III	2,863
Moises E. Nolasco, Bank Examiner III	2,731
James L. Young, Bank Examiner III	3,146
George Aguilar, Jr., Bank Examiner II	2,162
Margaret E. Boddie, Bank Examiner II	2,162
Adolfo Cabrera, Bank Examiner II	2,162
Frank M. Collins, Bank Examiner II	1,973
Stuart M. Feldstein, Bank Examiner II	2,162
Susan L. Friedman, Bank Examiner II	2,065
Lawlor G. Fong, Bank Examiner II	2,065
Greg J. Hickel, Bank Examiner II	2,162
Margaret Hodgson, Bank Examiner II	1,973
Debra L. Lewis, Bank Examiner II	2,266
Robert L. Norvell, Bank Examiner II	1,973
Gerundio R. Reblando, Bank Examiner II	2,373
Donald K. Shimizu, Bank Examiner II	2,373
David B. Spainhour, Bank Examiner II	1,973
Charlotte C. Uyeda, Bank Examiner II	2,162
Regina L. Williams, Bank Examiner II	2,162
Thomas J. Behlmer, Bank Examiner I	1,655
Larry W. Bush, Bank Examiner I	1,655
Scott D. Cameron, Bank Examiner I	1,655
Gordon S. Clark, Bank Examiner I	1,655
Joanne L. Harada, Bank Examiner I	1,655
William M. Hoff, Bank Examiner I	1,655
Gloria J. Hoskins, Bank Examiner I	1,655
Sandy Leong, Bank Examiner I	1,655
Catherine M. Nahnsen, Bank Examiner I	1,655
William G. Schott, Bank Examiner I	1,655
David L. Twichell, Bank Examiner I	1,655
Freda K. Sato, Staff Services Analyst	2,373
Jackie A. Gerwig, Office Technician	1,567
Leticia Argumedo, Word Processing Technician	1,386
Diana Conde, Word Processing Technician	1,386
Shirley B. LaGrone, Office Assistant II (General)	1,290
Diane C. Ford, Office Assistant II-A	1,169
Doreen M. Ramirez, Office Assistant I	1,142

SAN DIEGO REGIONAL OFFICE

Ronald W. Coleman, Deputy Superintendent of Banks, C.E.A. I	4,004
Craig A. Carlson, Bank Examiner IV	3,296
John R. Hearold, Bank Examiner IV	3,456
William F. Betts, Bank Examiner III	2,863
William L. Doolittle, Bank Examiner III	2,487
Wallace F. Stewart, Bank Examiner II	2,065
Rosalyn S. Tomaszewski, Bank Examiner II	2,065
Paul T. Crayton, Bank Examiner I	1,655
Deborah J. Ford, Bank Examiner I	1,655
Donna L. Titus, Bank Examiner I	1,655
Rita D. Kovara, Office Technician	1,335

Donna L. Titus, Bank Examiner I 1,655
Rita D. Kovara, Office Technician 1,335

APPENDIX III

STATEMENT OF THE STATE BANKING FUND

Revenue and Expenditures for Fiscal Year 1984

Accumulated surplus, July 1, 1983		$2,882,721.25
Revenue:		
Assessment of banks	$6,802,241.63	
Assessment, traveler's checks	88,422.00	
License fees (banks and branches)	127,215.00	
Proposed bank and branch applications	461,544.99	
Extraordinary services	3,653.75	
Interest from invested funds	463,780.10	
Income from sale of documents	14,920.00	
Total revenue		$7,961,777.47
Total resources		$10,844,498.72
Less Expenditures		
Salaries	4,207,934.64	
Staff benefits	1,336,813.73	
Operating expenses and equipment	1,594,135.17	
Reimbursements	(130,589.04)	
Due from Local Agency Deposit Security	(55,552.00)	
Total expenditures		$6,952,742.50
Accumulated surplus, June 30, 1984		$3,891,756.22
Prior year income adjustment, 1982–1983	$(21,491.18)	
Prior year expenditure adjustment, 1981–1982	(505.16)	
Refund to reverted appropriation	(95.83)	
Total adjustment		$(22,092.17)
Accumulated surplus, adjusted		$3,869,664.05

APPENDIX IV

List of Authorized Bank Holidays

The following is a list of bank holidays (optional bank holidays are asterisked) in California under existing statutes. If January 1st, July 4th, September 9th or December 25th falls on a Sunday, the following Monday is a bank holiday. If January 15th, February 12th or November 11th falls on a Sunday, the following Monday is an optional bank holiday. If July 4th, September 9th or December 25th falls on a Saturday, the preceding Friday is a bank holiday. If November 11th falls upon a Saturday, the preceding Friday is an optional bank holiday.

General

January 1 (New Year's Day)
* January 15 (Martin Luther King's Birthday)
* February 12 (Lincoln Day)
Good Friday (12:00 noon until 3:00 p.m.)
* Good Friday (commencing at 3:00 p.m.)
July 4 (Independence Day)
September 9 (Admission Day)
* November 11 (Veterans Day)
Thanksgiving Day
December 25 (Christmas Day)
* Days appointed by the Governor or by the President of the United States
Every Sunday

Mondays

* Third in February (Washington's Birthday)
Last in May (Memorial Day)
First in September (Labor Day)
* Second in October (Columbus Day)

In addition, Section 3123 of the Uniform Commercial Code relating to time for payment of negotiable instruments makes the closing of a bank because of civil disturbance a bank holiday within the meaning of the Bank Extraordinary Situation Closing Act (Financial Code, Sections 3600 et seq.)

APPENDIX V

TABLES

ABSTRACTS OF THE CONSOLIDATED REPORTS OF CONDITION OF STATE BANKS AND OTHER LICENSEES AT THE CLOSE OF BUSINESS DECEMBER 31, 1984

(In millions of dollars)

Comparative Statement—Banks

	Foreign and Domestic				
	Call Date ($)	12/31/83 Base Date ($)	Change ($)	Percent Change	Domestic Only
HIGHLIGHTS:					
Number of Banks	286.0	273.0	13.0	4.8	286.0
Total Assets	74,428.4	70,911.8	3,516.7	5.0	70,478.6
Total Securities	8,563.0	8,940.8	−377.8	−4.2	8,467.8
Total Loans	47,879.0	43,226.0	4,652.9	10.8	44,221.5
Total Deposits	61,750.9	58,246.8	3,504.1	6.0	58,384.5
Total Equity Capital	4,758.6	4,169.1	589.5	14.1	4,756.4
ASSETS					
Cash and due from banks	9,311.7	9,175.2	136.5	1.5	8,137.5
U.S. Treasury securities	2,819.5	3,443.5	−624.0	−18.1	2,828.6
Obligations of U.S. Gov't agencies, etc.	2,313.4	2,080.9	232.5	11.2	2,312.2
Obligations of States and political subdivisions	2,498.4	2,852.0	−353.6	−12.4	2,502.6
Other bonds, notes, and debentures	276.2	238.4	37.8	15.9	169.8
Corporate stock	94.7	73.2	21.5	29.4	93.7
Trading account securities	560.8	252.8	308.0	121.8	560.8
Federal funds sold, etc.	2,965.2	3,077.2	−112.0	−3.6	2,940.1
Loans (excluding unearned income)	47,879.0	43,226.0	4,652.9	10.8	44,221.5
LESS: Reserve for possible loan losses	577.2	514.5	62.6	12.2	575.3
Loans (net)	47,301.6	42,710.1	4,591.5	10.8	43,646.0
Direct lease financing	1,521.3	1,593.5	−72.3	−4.5	1,521.1
Bank premises, furniture and fixtures	1,499.4	1,613.6	−114.2	−7.1	1,494.4
Other real estate owned	415.2	505.9	−90.7	−17.9	415.7
Investments in unconsolidated subsidiaries	21.4	9.6	11.8	123.3	72.6
Customers' liability on acceptances outstanding	1,229.2	1,824.9	−595.7	−32.6	989.7
Other assets	1,600.4	1,460.9	139.5	9.5	2,796.8
Total Assets	74,428.4	70,911.8	3,516.7	5.0	70,478.6
LIABILITIES					
Demand deposits (IPC)	15,041.1	14,423.8	617.2	4.3	15,028.2
Time and savings deposits (IPC)	38,380.7	35,040.1	3,340.6	9.5	38,342.7
Deposits of U.S. Government	177.2	154.8	22.4	14.5	177.3
Deposits of States and municipalities	1,928.6	1,867.9	60.8	3.3	1,928.8
Deposits of foreign governments	122.5	118.0	4.5	3.8	122.5
Deposits of commercial banks	1,843.4	1,775.5	67.9	3.8	1,846.8
Certified and officers checks	835.1	893.5	−58.4	−6.5	834.5
Total Domestic Deposits	58,328.6	54,273.6	4,055.0	7.5	58,280.8
Demand deposits	17,666.5	17,003.6	662.9	3.9	17,655.8
Time and savings deposits	40,662.2	37,270.0	3,392.1	9.1	40,624.9
Deposits in Foreign Offices	3,422.3	3,973.2	−550.9	−13.9	103.7
Total Domestic and Foreign Deposits	61,750.9	58,246.8	3,504.1	6.0	58,384.5
Federal funds purchased, etc.	2,564.5	3,147.3	−582.8	−18.5	2,571.6
Other liabilities for borrowed money	1,721.9	1,620.0	101.9	6.3	1,326.5
Mortgage indebtedness	191.0	189.3	1.8	0.9	191.0
Acceptance executed and outstanding	1,229.5	1,824.6	−595.1	−32.6	990.0
Other liabilities	1,689.0	1,284.8	404.1	31.5	1,755.4
Total Liabilities	69,146.8	66,312.8	2,834.0	4.3	65,219.1
Subordinated notes and debentures	523.1	429.9	93.2	21.7	503.1
EQUITY CAPITAL					
Preferred stock					
Common stock	273.2	1,470.7	−1,197.5	−81.4	273.2
Surplus	2,919.4	1,339.5	1,579.9	118.0	2,919.4
Undivided profits	1,493.3	1,294.7	198.6	15.3	1,491.1
Reserve for contingencies, etc.	72.7	64.2	8.5	13.3	72.7
Total Capital Accounts	4,758.6	4,169.1	589.5	14.1	4,756.4
Total Liabilities and Capital Accounts	74,428.4	70,911.8	3,516.7	5.0	70,478.6

FOREIGN BANKING CORPORATIONS, INTERNATIONAL BANKING CORPORATION, AND NONDEPOSIT TRUST COMPANIES

(In thousands of dollars)

	Foreign banking corporations[a]	One international banking corporation[b]	22 nondeposit trust companies[c]
ASSETS			
Cash and due from banks	$4,426,290	$580	$9,507
U.S. Treasury securities	1,134,418	-	34,433
Obligations of other U.S. Government agencies	19,032	-	3,291
Obligations of States and political subdivisions	577	-	4,056
Other securities (including corporate stock)	1,193,812	-	30,409
Loans (net)	27,578,651	-	2,578
Bank premises, furniture and fixtures, etc.	43,486	-	10,238
Real estate owned other than bank premises	51,546	-	450
Customer's liability to this branch under acceptances outstanding	3,589,374	-	-
Due from head office, agencies (branches), and other wholly owned subsidiaries	6,253,909	-	-
Other assets[d]	1,062,912	120	35,365
Total assets	$45,354,007	$700	$130,327
LIABILITIES			
Total deposits	$6,605,922	-	-
Borrowed money	29,591,299	-	37,091
Acceptances executed by or for account of this agency (branch)	3,756,944	-	-
Margin and cash collateral accounts	28,004	-	-
Due to own head office, agencies (branches), and wholly owned subsidiaries	4,829,088	-	-
Other liabilities[e]	542,750	426	20,053
Total liabilities	$45,354,007	$426	$57,144
Subordinated notes and debentures	-	-	725
CAPITAL ACCOUNTS			
Total contributed capital	-	$200	$49,694
Retained earnings and other capital reserves	-	74	22,764
Total capital accounts	-	$274	$72,458
Total liabilities and capital accounts	$45,354,007	$700	$130,317

FIDUCIARY STATEMENT
(In thousands of dollars)
Report date: 12/31/84

	State Banks	National Banks[f]	Trust Companies	Total
NUMBER OF TRUST DEPARTMENTS	39	13	22	74
ASSETS				
Investments:				
(a) Bonds	5,261,743	16,351,575	1,623,633	23,236,951
(b) Stocks	5,270,810	22,408,418	3,082,240	30,761,468
(c) Real Estate Loans	785,323	1,479,565	230,289	2,495,177
(d) Other Loans	1,851,596	3,244,517	426,631	5,522,744
(e) Real Estate	696,230	1,942,768	391,066	3,030,064
(f) Savings and Loan, Other Thrift Deposits	470,754	531,627	505,796	1,508,177
(g) Miscellaneous	1,229,522	3,993,381	268,283	5,491,186
Time Deposits:				
(a) Own Bank	742,931	691,473	1,955	1,436,359
(b) Other Banks	1,889,074	1,806,944	242,533	3,938,551
Demand Deposits:				
(a) Own Bank	251,431	234,773	−1,154	485,050
(b) Other Banks	38,771	519	14,618	53,908
Local Agency Security Investments	2,781,039	4,101,800	–	6,882,839
Corporate Investments	3,805,641	7,130,871	211,221	11,147,733
Agency, Safekeeping, Custodian, and Escrow Investments	13,876,234	71,230,681	61,287,606	146,394,521
Advances or Overdrafts	38,593	282,408	−2,334	318,667
Total Assets	38,989,692	135,431,320	68,282,383	242,703,395
LIABILITIES				
Fiduciary Accounts:				
(a) Court Trusts	1,277,810	5,169,362	472,781	6,919,953
(b) Personal Living Trusts	2,630,244	6,114,932	889,167	9,634,343
(c) Employee Benefit Trusts	12,230,412	36,857,156	4,279,693	53,367,261
(d) Collective Investment Funds	1,439,289	18,746,303	2,211,405	22,396,997
(e) Less units of Collective Investment Funds	−1,363,115	−20,648,009	−1,247,354	−23,258,478
Total Fiduciary Accounts	16,214,640	46,239,744	6,605,692	69,060,076
Local Agency Security Accounts	2,781,056	4,101,953	–	6,883,009
Corporate Accounts	4,503,705	7,674,570	254,466	12,432,741
Agency, Safekeeping, Custodian, and Escrow Accounts	15,451,387	77,220,571	61,424,491	154,096,449
Due to Commercial Department, Advances or Overdrafts	38,904	194,482	−2,266	231,120
Total Liabilities	38,989,692	135,431,320	68,282,383	242,703,395

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[1] Individual figures may not add to the above tables due to rounding.

[2] A decrease is indicated either by a negative (−) or by enclosure in parentheses.

[3] Differences between figures including domestic and foreign branches and subsidiaries and those including domestic branches only do not necessarily represent assets or liabilities (or reserves or capital accounts) of foreign offices taken alone because of accounting adjustments involved in the preparation of two statements.

[a] Figures are for 100 foreign banking corporations having 92 agency offices and 19 branch offices.

[b] Refers to one international banking corporation licensed pursuant to Chapter 19, Article 1, of the banking law (Division 1 of the Financial Code).

[c] Includes the trust department of one title insurance company.

[d] For trust companies, includes investments in subsidiaries not consolidated.

[e] For trust companies, includes mortgage indebtedness.

[f] Includes one federal savings and loan trust department.

AUTHORIZED REPRESENTATIVES OF FOREIGN BANKS AS OF DECEMBER 31, 1984

Name of Bank and Address	Principal Place of Business
AMSTERDAM-ROTTERDAM BANK N.V. 333 South Grand Avenue, Suite 3545 Los Angeles, CA 90071 One Post Street, Suite 1925 San Francisco, CA 94104	Amsterdam, The Netherlands
BAER AMERICAN BANKING CORPORATION 235 Montgomery Street, Suite 939 San Francisco, CA 94104	New York, New York
BANCO DI ROMA 2049 Century Park East Los Angeles, CA 90067	Rome, Italy
BANK JULIUS BAER & CO., LTD. 235 Montgomery Street, Suite 939 San Francisco, CA 94104	Zurich, Switzerland
BANK OF BRITISH COLUMBIA 707 Wilshire Boulevard, 37th Floor Los Angeles, CA 90017	Vancouver, Canada
BANK OF CREDIT AND COMMERCE INTERNATIONAL, S.A. 300 Montgomery Street San Francisco, CA 94104	Luxembourg, Luxembourg
BANK OF MONTREAL 707 Wilshire Boulevard Los Angeles, CA 90017	Montreal, Canada
BANK OF NEW ENGLAND One California Street, Suite 880 San Francisco, CA 94111	Boston, Massachussetts
THE BANK OF NEW YORK 7301 Topanga Canyon Boulevard Canoga Park, CA 91303	New York, New York
BANK OF N.T. BUTTERFIELD & SON 1301 Dove Street, Suite 755 Newport Beach, CA 92660	Hamilton, Bermuda
BANK OF SCOTLAND 707 Wilshire Boulevard, Suite 440 Los Angeles, CA 90017	Edinburgh, Scotland
THE BANK OF YOKOHAMA, LTD. 611 West Sixth Street, Suite 1800 Los Angeles, CA 90017	Yokohama, Japan
BANK SADERAT IRAN 707 Wilshire Boulevard, Suite 5450 Los Angeles, CA 90017	Tehran, Iran
BANKERS TRUST COMPANY 400 South Hope Street, 9th Floor Los Angeles, CA 90071 110 East Ninth Street, Suite C-801 Los Angeles, CA 90079 600 Montgomery Street San Francisco, CA 94111	New York, New York
BANQUE AUXILIARE MICHEL INCHAUSPE 1415 18th Street, Suite 707 Bakersfield, CA 93301	St. Jean Pied-de-Port, France
BANQUE PARIBAS 101 California Street San Francisco, CA 94111	Paris, France
BERGEN BANK, A/S 600 Wilshire Boulevard Los Angeles, CA 90017	Bergen, Norway

AUTHORIZED REPRESENTATIVES OF FOREIGN BANKS AS OF DECEMBER 31, 1984—Continued

Name of Bank and Address	Principal Place of Business
BERLINER HANDELS-UND FRANKFURTER BANK 600 Wilshire Boulevard, Suite 890 Los Angeles, CA 90017	Frankfurt, Germany
CANADIAN COMMERCIAL BANK 1925 Century Park East Los Angeles, CA 90067 201 California Street, Suite 1300 San Francisco, CA 94111	Edmonton, Canada
CANADIAN IMPERIAL BANK OF COMMERCE 700 South Flower Street, Suite 204 Los Angeles, CA 90017	Toronto, Canada
CASS BANK & TRUST COMPANY c/o Cass Transportation Services 1670 South Amphlett Avenue, #214 San Mateo, CA 94402	St. Louis, Missouri
THE CHASE MANHATTAN BANK, N.A. 800 Wilshire Boulevard Los Angeles, CA 90017 Three Embarcadero Center San Francisco, CA 94111	New York, New York
CHEMICAL BANK 333 South Grand Avenue Los Angeles, CA 90071 600 Mongomery Street San Francisco, CA 94111	New York, New York
CITIBANK, N.A. 444 South Flower Street Los Angeles, CA 90071-2999 One Sansome Street San Francisco, CA 94104	New York, New York
COMERICA BANK-DETROIT 1600 Dove Street, Suite 330 Newport Beach, CA 92660 333 Cobalt Way, Suite 106 Sunnyvale, CA 94086	Detroit, Michigan
CONTINENTAL ILLINOIS NATIONAL BANK AND TRUST COMPANY OF CHICAGO 444 South Flower Street, 28th Floor Los Angeles, CA 90017 50 California Street San Francisco, CA 94111	Chicago, Illinois
CREDIT SUISSE 50 California Street, Suite 2940 San Francisco, CA 94111	Zurich, Switzerland
THE DAI-ICHI KANGYO BANK, LIMITED 101 California Street San Francisco, CA 94111	Tokyo, Japan
DEUTSCHE BANK, A.G. 444 South Flower Street Los Angeles, CA 90017	Frankfurt, Germany
DEVELOPMENT FINANCE CORPORATION OF NEW ZEALAND 100 Spear Street San Francisco, CA 94105	Wellington, New Zealand
EUROPEAN AMERICAN BANK AND TRUST COMPANY 515 South Flower Street Los Angeles, CA 90071	New York, New York
EUROPEAN AMERICAN BANKING CORPORATION 515 South Flower Street Los Angeles, CA 90071	New York, New York

AUTHORIZED REPRESENTATIVES OF FOREIGN BANKS AS OF DECEMBER 31, 1984—Continued

Name of Bank and Address	Principal Place of Business
THE EXPORT-IMPORT BANK OF KOREA 600 Wilshire Boulevard, Suite 1650 Los Angeles, CA 90017	Seoul, Korea
FIDUCIARY TRUST COMPANY OF NEW YORK 444 South Flower Street, 44th Floor Los Angeles, CA 90017	New York, New York
THE FIRST NATIONAL BANK OF BOSTON One Wilshire Boulevard, Suite 801 Los Angeles, CA 90017	Boston, Massachusetts
THE FIRST NATIONAL BANK OF CHICAGO 555 South Flower Street Los Angeles, CA 90071 353 Sacramento Street, Suite 200 San Francisco, CA 94104	Chicago, Illinois
FIRST SECURITY BANK OF UTAH, N.A. c/o Securities-Intermountain, Inc. 2025 Gateway Place, Suite 318 San Jose, CA 95110	Salt Lake City, Utah
THE FUJI BANK, LIMITED 601 California Street, Suite 400 San Francisco, CA 94104	Tokyo, Japan
GOLDEN PACIFIC NATIONAL BANK 707 Wilshire Boulevard, Suite 3780 Los Angeles, CA 90017 10 East Third Avenue San Mateo, CA 94401	New York, New York
HARRIS TRUST & SAVINGS BANK 444 South Flower Street, Suite 2490 Los Angeles, CA 90017	Chicago, Illinois
THE INDUSTRIAL BANK OF JAPAN LIMITED 555 California Street San Francisco, CA 94104	Tokyo, Japan
INTERALLIANZ BANK ZURICH, A.G. One California Street, Suite 845 San Francisco, CA 94111	Zurich, Switzerland
IRVING TRUST COMPANY c/o Irving Business Center, Inc. 800 West Sixth Street Los Angeles, CA 90017	New York, New York
JACKSONVILLE NATIONAL BANK 4020 Moorpark Avenue San Jose, CA 95117	Jacksonville, Florida
KLEINWORT, BENSON LIMITED 333 South Grand Avenue, Suite 2900 Los Angeles, CA 90071	London, England
THE KYOWA BANK, LTD. Crocker Center—West Tower One Montgomery Street, Suite 1120 San Francisco, CA 94104	Tokyo, Japan
LLOYDS BANK INTERNATIONAL, LIMITED 444 Market Street San Francisco, CA 90017	London, England
MANUFACTURERS HANOVER TRUST COMPANY 445 South Figueroa Street Los Angeles, CA 90071 50 California Street San Francisco, CA 94111	New York, New York
MARINE MIDLAND BANK, N.A. 444 South Flower Street, Suite 1500/1510 Los Angeles, CA 90017	New York, New York

AUTHORIZED REPRESENTATIVES OF FOREIGN BANKS AS OF DECEMBER 31, 1984—Continued

Name of Bank and Address	Principal Place of Business
MELLON BANK, N.A. 555 South Flower Street, Suite 4070 Los Angeles, CA 90071 595 Market Street San Francisco, CA 94105	Pittsburgh, Pennsylvania
MORGAN GUARANTY TRUST COMPANY OF NEW YORK 444 South Flower Street Los Angeles, CA 90017 101 California Street San Francisco, CA 94111	New York, New York
MULTIBANCO COMERMEX, S.N.C. 515 South Figueroa Street Los Angeles, CA 90071	Mexico City, Mexico
NATIONAL AUSTRALIA BANK 400 California Street, Third Floor San Francisco, CA 94104	Melbourne, Australia
NATIONAL WESTMINSTER BANK PLC 400 South Hope Street Los Angeles, CA 90071 44 Montgomery Street San Francisco, CA 94104	London, England
NATIONAL WESTMINSTER BANK USA 400 South Hope Street Los Angeles, CA 90071 44 Montgomery Street San Francisco, CA 94104	New York, New York
NEDERLANDSCHE MIDDENSTANDSBANK, N.V. 333 South Grand Avenue, Suite 3000 Los Angeles, CA 90071	Amsterdam, The Netherlands
OLD NATIONAL BANK OF WASHINGTON 1065 Hillsdale Boulevard Foster City, CA 94404	Spokane, Washington
PIERSON, HELDRING & PIERSON, N.V. One Post Street, Suite 1925 Crocker Plaza San Francisco, CA 94104	Amsterdam, The Netherlands
PITTSBURGH NATIONAL BANK 444 South Flower Street Los Angeles, CA 90071-2996	Pittsburgh, Pennsylvania
PRIVATBANKEN, A/S 400 South Hope Street, Suite 2470 Los Angeles, CA 90071	Copenhagen, Denmark
RANIER NATIONAL BANK 555 South Flower Street Los Angeles, CA 90071 416 South Main Street Salinas, CA 93901	Seattle, Washington
THE ROYAL BANK OF CANADA 600 Wilshire Boulevard, Suite 600 Los Angeles, CA 90017	Montreal, Canada
THE ROYAL BANK OF SCOTLAND PLC 800 West Sixth Street Los Angeles, CA 90017 600 Montgomery Street San Francisco, CA 94111	Edinburgh, Scotland

AUTHORIZED REPRESENTATIVES OF FOREIGN BANKS AS OF DECEMBER 31, 1984—Continued

Name of Bank and Address	Principal Place of Business
SAMUEL MONTEGU & CO., LIMITED One Montgomery Street San Francisco, CA 94104	London, England
THE SHIZUOKA BANK, LTD. 350 South Figueroa Street, Suite 350 Los Angeles, CA 90071	Shizuoka, Japan
SOCIETE GENERALE One Montgomery Street, 16th Floor San Francisco, CA 94104	Paris, France
STATE BANK OF NEW SOUTH WALES 2049 Century Park East, Suite 2250 Los Angeles, CA 90067	Sydney, Australia
SWISS BANK CORPORATION 800 West Sixth Street, Suite 1220 Los Angeles, CA 90017	Basle, Switzerland
THE TORONTO-DOMINION BANK 2049 Century Park East Los Angeles, CA 90067	Toronto, Canada
UNION BANK OF FINLAND 600 Wilshire Boulevard Los Angeles, CA 90017	Helsinki, Finland
UNION BANK OF SWITZERLAND One Embarcadero Center, Suite 3805 San Francisco, CA 94111	Zurich, Switzerland

EDGE ACT CORPORATIONS IN CALIFORNIA

AS OF DECEMBER 31, 1984

Beverly Hills

Citibank International—Beverly Hills Branch
150 El Camino, Beverly Hills, California 90212

Republic International Bank of New York (California)—Beverly Hills Branch
455 No. Bedford Drive, Beverly Hills, California 90212

Los Angeles

Bank of Boston International—Los Angeles
624 South Grand Avenue, Suite 801, Los Angeles, California 90017

Bankers Trust Company International—Los Angeles Branch
400 South Hope Street, Los Angeles, California 90071

Chase Bank International—Los Angeles Branch
800 Wilshire Boulevard, Los Angeles, California 90017

Citibank International—Los Angeles Branch
444 South Flower Street, 19th Floor, Los Angeles, California 90071

Continental Bank International—Los Angeles Branch
444 South Flower Street, 27th Floor, Los Angeles, California 90071

European American Bank International, Los Angeles
515 South Flower Street, Los Angeles, California 90071

First Chicago International—Los Angeles Branch
555 South Flower Street, Los Angeles, California 90071

First Interstate International of California
707 Wilshire Boulevard, Los Angeles, California 90017

First Interstate Overseas Investment, Inc.
707 Wilshire Boulevard, Los Angeles, California 90017

Irving Trust International Bank—Los Angeles Branch
800 West Sixth Street, Los Angeles, California 90017

Manufacturers Hanover International Banking Corporation—Los Angeles Branch
445 South Figueroa Street, Los Angeles, California 90071

Marine Midland International Bank—Los Angeles Branch
444 South Flower Street, Suite 1500, Los Angeles, California 90071

Morgan Guaranty International Bank—Los Angeles Branch
444 South Flower Street, 40th Floor, Los Angeles, California 90071

Philadelphia International Bank—Los Angeles Branch
444 South Flower Street, Suite 1300, Los Angeles, California 90071

PNC International Bank—Los Angeles Branch
444 South Flower Street, 24th Floor, Los Angeles, California 90071

Rainier International Bank

555 South Flower Street, Los Angeles, California 90071
Republic International Bank of New York (California)
1605 West Olympic Boulevard, Los Angeles, California 90015
Security Pacific International Bank
333 South Hope Street, Los Angeles, California 90071
Security Pacific Overseas Corporation
333 South Hope Street, Los Angeles, California 90071
Worthen Bank International—Los Angeles Branch
3660 Wilshire Boulevard, Suite 310, Los Angeles, California 90010

San Diego

Citibank International—San Diego Branch
225 Broadway, Suite 1752, San Diego, California 92101

San Francisco

Bank of California International
400 California Street, San Francisco, California 94145
Bankamerica International
c/o Overseas Sub & Affiliate Accounting, San Francisco, California 94104
Bankamerica International Financial Corporation
315 Montgomery Street, 4th Floor, Div. 3251, San Francisco, California 94104
Chase Bank International—San Francisco Branch
Three Embarcadero Center, San Francisco, California 94111
Chemical Bank International-North America—San Francisco Branch
600 Montgomery Street, San Francisco, California 94111
Citibank International—San Francisco Branch
One Sansome Street, San Francisco, California 94104
Citibank International—San Francisco International Airport Branch
San Francisco International Airport, San Francisco, California
Continental Bank International—San Francisco Branch
50 California Street, 12th Floor, San Francisco, California 94111
Crocker International Investment Corporation
One Montgomery Street, San Francisco, California 94104
First Chicago International—San Francisco Branch
353 Sacramento Street, Suite 200, San Francisco, California 94111
Fiji Bank International, Inc.
601 California Street, Suite 400, San Francisco, California 94108
Manufacturers Hanover International Banking Corporation—San Francisco Branch
50 California Street, 26th Floor, San Francisco, California 94111
Morgan Guaranty International Bank—San Francisco Branch
101 California Street, San Francisco, California 94111

Wells Fargo International
  464 California Street, San Francisco, California 94104
Wells Fargo International Affiliates Corporation
  464 California Street, San Francisco, California 94104

Source: Federal Reserve Bank of San Francisco

AUTHORIZED ISSUERS OF PAYMENT INSTRUMENTS AS OF DECEMBER 31, 1984

Name of Company	Head Office
American Express Company	New York City
Associates Financial Express, Inc.	Dallas
The Circle K Corporation	Phoenix
National Money Orders, Inc.	Houston
Republic Money Orders, Inc.	Dallas
Travelers Express Company	Minneapolis

AUTHORIZED ISSUERS OF TRAVELERS CHECKS AS OF DECEMBER 31, 1984

Name of Bank	Head Office
American Express Company	New York City
BankAmerica Corporation	San Francisco
The Chase Manhattan Corporation	New York City
Citicorp Services, Inc.	New York City
Republic Money Orders, Inc.	Dallas
Societe Francaise du Cheque de Voyage	Paris, France
Standard Chartered Bank, Limited.	San Francisco
Thomas Cook, Inc.	New York City
Travellers Cheque Associates, Ltd.	Brighton, England
Wells Fargo & Company	San Francisco

AUTHORIZED TRANSMITTERS OF MONEY ABROAD AS OF DECEMBER 31, 1984

Name of Company	Head Office
American Express Company	New York City
American Foreign Exchange	Los Angeles
Amparo's Foreign Exchange, Inc.	San Francisco
Associated Foreign Exchange	San Francisco
Deak-Perera California, Inc.	San Francisco
Dollar America Exchange, Inc.	Santa Clara
Esteva & Company	San Francisco
Golden Asian Express Company, Inc.	Monterey Park
Grace Foreign Exchange Corporation	San Francisco
Maniflo Money Exchange	Spring Valley
Pan Asian Currency Exchange Corporation	San Jose
Pekao Trading Corporation	New York City
Regent Forex, Inc.	Los Angeles
Thomas Cook, Inc.	New York City

LICENSED CALIFORNIA BUSINESS AND INDUSTRIAL DEVELOPMENT CORPORATIONS AS OF DECEMBER 31, 1984

Name of Business and Industrial Development Corporation	Head Office Location
BANCORP BIDCO, A California Business and Industrial Development Corporation	95 South Market Street, San Jose, CA 95113
BISCORP, A California Business and Industrial Development Corporation	7509 Madison Avenue, Citrus Heights, CA 95610
CCG Capital Corporation—A California Business and Industrial Development Corporation	100 Spear Street, Suite 1115, San Francisco, CA 94109
First California Business and Industrial Development Corporation	130 Montgomery Street, San Francisco, CA 94104
First Capital California Business and Industrial Development Corporation	2185 Union Street, San Francisco, CA 94123
Government Funding California Business and Industrial Development Corporation	9200 Sunset Boulevard, Los Angeles, CA 90069
Provident California Business and Industrial Development Corporation	160 Sansome Street, San Francisco, CA 94104
State Assistance Fund for Energy, California Business and Industrial Development Corporation	1014 Second Street, Sacramento, CA 92660
Statewide California Business and Industrial Development Corporation	4600 Campus Drive, Newport Beach, CA 92660
VAL-VEN CALIFORNIA, A California Business and Industrial Development Corporation	6350 Laurel Canyon Boulevard, North Hollywood, CA 91606

QUALIFIED LICENSED MORTGAGE GUARANTY INSURERS (SECTION 1227(b)) *

Name of Company **	Address of Principal Office
Commercial Loan Insurance Corporation	250 E. Kilbourn Avenue, Milwaukee, WI 53201
Commercial Mortgage Insurance, Inc	150 E. Gilman Street, Madison, WI 53703
Commonwealth Mortgage Assurance Company	8 Penn Center, Philadelphia, PA 19103
Foremost Guaranty Corporation	5800 Foremost Drive, SE, Grand Rapids, MI 49501
General Electric Mortgage Insurance Corporation	11353 Reed Hartman Highway, Cincinnati, OH 45241
General Electric Mortgage Insurance Corporation of California	1530 Meridian Avenue, San Jose, CA 95150
General Electric Mortgage Insurance Corporation of North Carolina	5401 Six Forks Road, Raleigh, NC 27609
Investors Mortgage Insurance Company	200 East Randolph, Chicago, IL 60601
Liberty Mortgage Insurance Corporation	150 East Gilman Street, Madison, WI 53703
Mortgage Guaranty Insurance Corporation	250 East Kilbourn Avenue, Milwaukee, WI 53201
PMI Mortgage Insurance Co.	3003 North Central Avenue, Phoenix, AZ 85012
PAMICO Mortgage Insurance Company	1750 Walton Road, Blue Bell, PA 19422
Republic Mortgage Insurance Company	7820 Silas Creek Parkway Ext., Winston-Salem, NC 27102
TICOR Mortgage Insurance Company	6300 Wilshire Boulevard, Los Angeles, CA 90048
United Guaranty Commercial Insurance Company of North Carolina	1327 Beaman Place, Greensboro, NC 27408
United Guaranty Residential Insurance Company of Iowa	2700 Middle Road, Bettendorf, IA 52722
Verex Assurance, Inc.	150 East Gilman Street, Madison, WI 53703

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* Section 1227(b) of the *California Financial Code* provides that a State bank may make a loan secured by real property in an amount in excess of 90% of the sound market value of the property if, among other things, the excess portion of the loan is guaranteed or insured by a qualified private insurer as determined by the Superintendent of Banks. Above insurers have been licensed by the Insurance Commissioner to transact the business of mortgage guaranty insurance in the State of California.

** As of 6/30/84

APPENDIX VI

STATEMENTS OF CONDITION

ALPHABETICAL INDEX OF STATE BANKS, FOREIGN BANKING CORPORATIONS, AND TRUST COMPANIES

AS OF 12/31/84

STATE BANKS

Name of Bank	Location	Page
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Alvarado Bank	Richmond	A- 2
America California Bank	San Francisco	A- 3
American Asian Bank	San Francisco	A- 4
American Bank and Trust Company	San Jose	A- 5
American Commercial Bank	San Buenaventura	A- 7
American International Bank	Los Angeles	A- 8
American Interstate Bank	Newport Beach	A- 9
American Pacific State Bank	North Hollywood	A- 10
American River Bank	Fair Oaks	A- 11
American Valley Bank	El Cajon	A- 12
Antelope Valley Bank	Lancaster	A- 13
Bank of A. Levy	Oxnard	A- 14
Bank of Agriculture and Commerce	Stockton	A- 16
Bank of Alex Brown	Sacramento	A- 17
Bank of Amador	Jackson	A- 18
The Bank of Beverly Hills	Beverly Hills	A- 19
Bank of Canton of California	San Francisco	A- 20
Bank of Commerce	San Diego	A- 21
Bank of Contra Costa	Walnut Creek	A- 22
Bank of Coronado	Coronado	A- 23
Bank of Fresno	Fresno	A- 24
Bank of Granada Hills	Granada Hills	A- 25
Bank of Hemet	Hemet	A- 26
The Bank of Hollywood	Hollywood	A- 27
Bank of Industry	City of Industry	A- 28
Bank of La Costa	Carlsbad	A- 29
Bank of Livermore	Livermore	A- 30
Bank of Loleta	Eureka	A- 31
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The Bank of Rancho Bernardo	San Diego	A- 45
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Bank of San Bernardino	San Bernardino	A- 49
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Bank of Trade	San Francisco	A- 64
Bank of Walnut Creek	Walnut Creek	A- 65
Bank of Westminster	Westminster	A- 66
Bank of Willits	Willits	A- 67
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Bay Area Bank	Redwood City	A- 72
Bay Bank of Commerce	San Leandro	A- 73
Borel Bank & Trust Company	San Mateo	A- 74
Borrego Springs Bank	Borrego Springs	A- 76
Brentwood Bank	Los Angeles	A- 77
California Canadian Bank	San Francisco	A- 78
California Commerce Bank	Los Angeles	A- 80
California First Bank	San Francisco	A- 82
California Heritage Bank	San Diego	A- 84
California Korea Bank	Los Angeles	A- 89
California Overseas Bank	Los Angeles	A- 86
California Republic Bank	Bakersfield	A- 87
California Security Bank	San Jose	A- 88
California Valley Bank	Fresno	A- 89
Camarillo Community Bank	Camarillo	A- 90
Capital Bank	Downey	A- 91
Capitol Bank of Carlsbad	Carlsbad	A- 92
Capitol Bank of Commerce	Sacramento	A- 93
Cathay Bank	Los Angeles	A- 95
Centennial Bank	Hayward	A- 96
Center State Bank	Modesto	A- 97
Central Bank	San Francisco	A- 98
Central Bank of Glendale	Glendale	A-100
Central Sierra Bank	San Andreas	A-101
Century Bank	Los Angeles	A-102
Cerritos Valley Bank	Norwalk	A-103
Charter Pacific Bank	Agoura	A-104
Chino Valley Bank	Chino	A-105
Citizens Bank of Costa Mesa	Costa Mesa	A-106
Citizens Bank of Roseville	Roseville	A-107
Citizens Commercial Trust and Savings Bank Pasadena	Pasadena	A-108
Citizens State Bank of Santa Paula	Santa Paula	A-110
Citizens Western Bank	San Diego	A-111
Citrus State Bank	Covina	A-112
City Commerce Bank	Santa Barbara	A-113
Civic Bank of Commerce	Oakland	A-114
Clovis Community Bank	Clovis	A-115
Coast Bank	Long Beach	A-116
Coast Commercial Bank	Santa Cruz	A-117
CommerceBank	Newport Beach	A-118
Commercial Bank of Fremont	Fremont	A-119
Commercial Bank of San Francisco	San Francisco	A-120
Commonwealth Bank	Torrance	A-121
Community Bank	Huntington Park	A-122
Community Bank of Santa Ynez Valley	Solvang	A-123
Community First Bank	Bakersfield	A-124
Continental Pacific Bank	Vacaville	A-125
County Bank of Merced	Merced	A-126
County Bank and Trust	Santa Cruz	A-127
Crocker Trust Company of California	San Francisco	A-129
Cuyamaca Bank	Santee	A-130
Dai-Ichi Kangyo Bank of California	Los Angeles	A-131
DeAnza Bank	Sunnyvale	A-133
Delta Pacific Bank	Pittsburg	A-134
Desert Community Bank	Victorville	A-135
Diablo Bank	Danville	A-136
El Camino Bank	Anaheim	A-137
Eldorado Bank	Tustin	A-138
Exchange Bank	Santa Rosa	A-139

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Farmers & Merchants Bank of Central California	Lodi	A-142
Farmers & Merchants Bank of Long Beach	Long Beach	A-143
Farmers State Bank	Farmersville	A-144
Feather River State Bank	Yuba City	A-145
First American Bank	Rosemead	A-146
First Arroyo Bank	South Pasadena	A-147
First Bank of San Luis Obispo	San Luis Obispo	A-148
First Beverly Bank	Beverly Hills	A-149
1st Business Bank	Los Angeles	A-150
First City Bank	Glendale	A-151
First Commercial Bank	Sacramento	A-152
First Credit Bank	West Hollywood	A-153
First Enterprise Bank	Oakland	A-154
First Interstate Bank of California	Los Angeles	A-155
First Los Angeles Bank	Los Angeles	A-158
First Moutain Bank	Big Bear Lake	A-159
First Northern Bank of Dixon	Dixon	A-160
First Pacific Bank	Beverly Hills	A-161
First Security Bank of Elk Grove	Elk Grove	A-162
First State Bank of Southern California	Lynwood	A-163
First State Bank of the Oaks	Thousand Oaks	A-164
First Trust Bank	Ontario	A-165
First Valley Bank	Lompoc	A-167
Foothill Bank	Mountain View	A-168
Foothill Independent Bank	Glendora	A-169
Fremont Bank	Fremont	A-170
Fresno Bank of Commerce	Fresno	A-171
Garfield Bank	Montebello	A-172
Gateway Western Bank	Beaumont	A-173
General Bank	Los Angeles	A-174
Gilmore Commercial and Savings Bank	Los Angeles	A-175
Golden Gate Bank	San Francisco	A-176
Golden Oak Bank	Oakhurst	A-177
Golden Pacific Bank	Ontario	A-178
Golden State Sanwa Bank	San Francisco	A-179
Golden Valley Bank	Turlock	A-181
Granada Bank	Alhambra	A-182
Great American Bank	Los Angeles	A-183
Great Valley Bank	Ceres	A-184
Grossmont Bank	La Mesa	A-185
Guaranty Bank of California	Los Angeles	A-186
Guardian Bank	Los Angeles	A-187
Hanmi Bank	Los Angeles	A-188
Harbor Bank	Long Beach	A-189
Heritage Oaks Bank	Paso Robles	A-190
The Hibernia Bank	San Francisco	A-191
Home Bank	Signal Hill	A-193
Huntington Bank	Arcadia	A-194
Imperial Bank	Inglewood	A-195
Independence Bank	Encino	A-196
Industrial Bank	Van Nuys	A-197
International Bank of California	Los Angeles	A-198
International Central Bank and Trust Corporation	Irvine	A-199
Kerman State Bank	Kerman	A-201
Kings River State Bank	Reedley	A-202
The Kyowa Bank of California	Los Angeles	A-203
La Jolla Bank and Trust Company	La Jolla	A-204
Lake Community Bank	Lakeport	A-206
Landmark Bank	La Habra	A-207
Liberty Bank	South San Francisco	A-208
Lloyds Bank California	Los Angeles	A-209

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Madera Valley Bank	Madera	A-211
Manilabank California	Los Angeles	A-212
Maritime Bank of California	Wilmington	A-213
The Mechanics Bank of Richmond	Richmond	A-214
Mercantile Bank	Sacramento	A-216
The Merchant Bank of California	Beverly Hills	A-217
Mid-State Bank	Arroyo Grande	A-218
Mid Valley Bank	Red Bluff	A-219
Mission Bank	Riverside	A-220
The Mitsubishi Bank of California	Los Angeles	A-221
Mitsui Manufacturers Bank	Los Angeles	A-223
Modesto Banking Company	Modesto	A-224
Monarch Bank	Laguna Niguel	A-226
Monterey County Bank	Monterey	A-227
Napa Valley Bank	Napa	A-228
New City Bank	Orange	A-229
North County Bank	Escondido	A-230
North Valley Bank	Redding	A-231
Oceanic Bank	San Francisco	A-232
Ojai Valley State Bank	Ojai	A-233
Orange City Bank	Orange	A-234
Overland Bank	Temecula	A-235
Pacific Business Bank	Carson	A-236
Pacific Commerce Bank	Chula Vista	A-237
Pacific Heritage Bank	Torrance	A-238
Pacific Inland Bank	Anaheim	A-239
Pacific Regency Bank	El Toro	A-241
Pacific Union Bank & Trust Co.	Menlo Park	A-242
Pacific Valley Bank	San Jose	A-244
Pan American Bank	Los Angeles	A-245
Peninsula Bank of Commerce	Millbrae	A-246
Peninsula Bank of San Diego	San Diego	A-247
People's Bank	Chula Vista	A-248
Pioneer Bank	Fullerton	A-249
Placer Bank of Commerce	Roseville	A-250
Plaza Bank of Commerce	San Jose	A-251
Plumas Bank	Quincy	A-252
Point West Bank	Sacramento	A-253
Premier Bank	Northridge	A-254
Rancho Bank	San Dimas	A-255
Redding Bank of Commerce	Redding	A-256
Redwood Bank	San Francisco	A-257
Republic Bank	Gardena	A-259
River City Bank	Sacramento	A-260
Sacramento Commercial Bank	Sacramento	A-261
SafraBank (California)	Encino	A-262
San Benito Bank	Hollister	A-263
San Diego Trust & Savings Bank	San Diego	A-264
San Gabriel Valley Bank	El Monte	A-266
San Joaquin Bank	Bakersfield	A-267
Santa Barbara Bank & Trust	Santa Barbara	A-268
Santa Monica Bank	Santa Monica	A-270
Savings Bank of Mendocino County	Ukiah	A-272
Scott Valley Bank	Yreka	A-273
Scripps Bank	La Jolla	A-274
Security Pacific State Bank	Irvine	A-275

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Name of Bank	Location	Page
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Sequoia Community Bank	Sanger	A-277
Sierra Security Bank	Susanville	A-278
Silicon Valley Bank	San Jose	A-279
Simi Valley Bank	Simi Valley	A-280
South Bay Bank	Torrance	A-281
South Coast Bank	Costa Mesa	A-282
Southern California Bank	Downey	A-283
Southwest Bank	Vista	A-284
State Bank of India (California)	Los Angeles	A-285
Sterling Bank	Los Angeles	A-286
Suisun Valley Bank	Fairfield	A-287
The Sumitomo Bank of California	San Francisco	A-288
Summit Bank	Oakland	A-290
Sunrise Bank of California	Citrus Heights	A-291
Sunwest Bank	Tustin	A-292
Tehama County Bank	Red Bluff	A-293
Timberline Community Bank	Yreka	A-294
Tokai Bank of California	Los Angeles	A-295
Torrey Pines Bank	Solana Beach	A-296
Town and Country Bank	Seal Beach	A-297
Trans-World Bank	Sherman Oaks	A-298
Tri-Counties Bank	Chico	A-299
Truckee River Bank	Truckee	A-300
Union Bank	Los Angeles	A-301
Union Safe Deposit Bank	Stockton	A-303
United American Bank	Westminster	A-305
United Pacific Bank	Los Angeles	A-306
Valencia Bank	Placentia	A-307
Valley Bank	Sunnymead	A-309
Valley Commercial Bank	Stockton	A-310
Valley Independent Bank	El Centro	A-311
Valley State Bank	Van Nuys	A-312
Visalia Community Bank	Visalia	A-313
Warner Center Bank	Woodland Hills	A-314
West Valley Bank	Woodland Hills	A-315
Western Bank	Los Angeles	A-316
Western Community Bank of Corona/Norco	Corona	A-317
Western State Bank	Duarte	A-318
Westlands Bank	Santa Ana	A-319
Westside Bank	Tracy	A-320
Wilshire State Bank	Los Angeles	A-321
Yosemite Bank	Mariposa	A-322

ALPHABETICAL INDEX OF STATE BANKS, FOREIGN BANKING CORPORATIONS, AND TRUST COMPANIES

as of 12-31-84

FOREIGN BANKING CORPORATIONS

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Bank Hapoalim, B.M.	Los Angeles	A-324
Bank Leumi le-Israel, B.M.	Beverly Hills	A-325
Bank of Guam	San Francisco	A-326
Banque Indosuez	Los Angeles	A-327
Credit Suisse	Los Angeles	A-328
The Hongkong & Shanghai Banking Corporation	San Francisco	A-329
Lloyds Bank International, Ltd.	Los Angeles	A-330
Metropolitan Bank & Trust Company	San Francisco	A-331
Philippine National Bank	Los Angeles	A-332
The Saitama Bank, Ltd.	Los Angeles	A-333
Societe Generale	Los Angeles	A-334
Swiss Bank Corporation	San Francisco	A-335
United Mizrahi Bank, Ltd.	Los Angeles	A-336
Agency Offices:		
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Australia and New Zealand Banking Group Limited	Los Angeles	A-338
Banca Commerciale Italiana	Los Angeles	A-339
Banca Nazionale del Lavoro	Los Angeles	A-340
Banca Serfin, S.N.C.	Los Angeles	A-341
Banco Central, S.A.	San Francisco	A-342
Banco de la Nacion Argentina	San Francisco	A-343
Banco de Vizcaya S.A.	San Francisco	A-344
Banco di Roma	San Francisco	A-345
Banco di Sicilia	Los Angeles	A-346
Banco do Brasil, S.A.	San Francisco	A-347
Banco do Estado de Sao Paulo	San Francisco	A-348
Banco Exterior de Espana, S.A.	Los Angeles	A-349
Banco Nacional de Mexico, S.A.	Los Angeles	A-350
Banco Real, S.A.	Los Angeles	A-351
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Bank of Montreal	San Francisco	A-361
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Commonwealth Bank of Australia	Los Angeles	A-377
Copenhagen Handelsbank (Akts. Kjøbenhavns Handelsbank)	Los Angeles	A-378
Credit Lyonnais	Los Angeles	A-379
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The Dai-Ichi Kangyo Bank, Ltd.	Los Angeles	A-381
The Daiwa Bank, Ltd.	Los Angeles	A-382
Development Bank of Singapore, Ltd.	Los Angeles	A-383
DG Bank Deutsche Genossenschaftsbank	Los Angeles	A-384
Dresdner Bank, A.G.	Los Angeles	A-385
The Fuji Bank, Limited	Los Angeles	A-386
The Hanil Bank, Ltd.	Los Angeles	A-387
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Israel Discount Bank, Limited	Beverly Hills	A-391
Korea Exchange Bank	Los Angeles	A-392
Korea First Bank	Los Angeles	A-393
Kredietbank, N.V.	Los Angeles	A-394
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National Westminster Bank plc	San Francisco	A-403
The Nippon Credit Bank, Ltd.	Los Angeles	A-404
Overseas Union Bank Limited	Los Angeles	A-405
Philippine Commercial International Bank	Los Angeles	A-406
The Royal Bank of Canada	San Francisco	A-407
The Royal Bank of Scotland plc	San Francisco	A-408
The Sanwa Bank Limited	San Francisco	A-409
Scandanavian Bank Limited	Los Angeles	A-410
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as of 12-31-84
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Alliance Bank

Incorporated July 11, 1979

6217 Slauson Ave., Culver City 90230 **Tel: (213) 390-6662**

Principal Officers: Jerold S. Sherman, Chairman of the Board; Richard Austin, President; Alvin R. Beatty, Senior Vice President & Cashier; Lyn S. Caron, Roberta F. Chu, Samuel G. Gorsline, Alan B. Jenkins, Marta Linares, Vice Presidents; Michael L. Abrams, Secretary.

Directors: Michael L. Abrams, Richard Austin, Willie D. Davis, Anita De Thomas, Jona Goldrich, Stuart Klabin, George Levine, Ernest V. Roberts, Jerold S. Sherman, David Wilstein.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		10,886
U. S. Treasury securities		96
Obligations of U.S. Gov't agencies, etc.		3,900
Obligations of States and political subdivisions		400
Federal funds sold, etc.		2,300
Loans (excluding unearned income)	29,054	
LESS: Reserve for possible loan losses	345	
Loans (net)		28,709
Bank premises, furniture and fixtures		467
Other real estate owned		1,299
Other assets		789
Total Assets		48,846

LIABILITIES

Demand deposits (IPC)		18,020
Time and savings deposits (IPC)		24,221
Deposits of U.S. Government		492
Deposits of States and municipalities		500
Certified and officers checks		1,112
Total Domestic Deposits	44,345	
Demand deposits	19,363	
Time and savings deposits	24,982	
Total Domestic and Foreign Deposits		44,345
Federal funds purchased, etc.		800
Mortgage indebtedness		91
Other liabilities		341
Total Liabilities		45,577

EQUITY CAPITAL

Common stock	3,134
Undivided profits	135
Total Equity Capital	3,269
Total Liabilities and Equity Capital	48,846

Extension of banking office: Culver City

Alvarado Bank

Incorporated November 9, 1981

3000 Hilltop Mall Road, Richmond 94806 **Tel: (415) 235-9292**

Principal officers: Timothy T. Thomason, President and Chief Executive Officer; G. James Wilson, Senior Vice President; George R. Steffey, Vice President & Cashier.

Directors: Emil Accornero, Gerald S. Feagley, Stuart A. Jed, John T. Knox, Thomas M. Powers, Herbert H. Reeves, Joseph Sabella, M.D., Maurice Sandler, M.D., Joseph Sindicich, Jacob J. Van Rossum, Timothy T. Thomason.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		3,325
Federal funds sold, etc.		100
Loans (excluding unearned income)	8,447	
LESS: Reserve for possible loan losses	25	
Loans (net)		8,422
Bank premises, furniture and fixtures		506
Other assets		183
Total Assets		12,536
LIABILITIES		
Demand deposits (IPC)		1,985
Time and savings deposits (IPC)		8,253
Certified and officers checks		130
Total Domestic Deposits	10,368	
Demand deposits	2,115	
Time and savings deposits	8,253	
Total Domestic and Foreign Deposits		10,368
Other liabilities		165
Total Liabilities		10,533
EQUITY CAPITAL		
Common stock		2,988
Undivided profits		-985
Total Equity Capital		2,003
Total Liabilities and Equity Capital		12,536

Branch office: San Pablo.

America California Bank

Incorporated March 10, 1972

250 Sutter Street, San Francisco 94108 **Tel: (415) 986-5678**

Principal Officers: S.Y. Wang, Chairman of the Board; Emilia Roxas, Vice Chairman of the Board; Jack D. Johansen, President and Chief Executive Officer; Cecil Chen, Executive Vice President; Steve Ting, Vice President; Carla J. Dorow, Vice President and Cashier.

Directors: Tsyun Tang Chen, Ralph Ho, Jack D. Johansen, Elizabeth Kalaw, Jane Richardson, Emilia Roxas, S.Y. Wang.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,635
U. S. Treasury securities		4,012
Obligations of U.S. Gov't agencies, etc.		4,505
Federal funds sold, etc.		1,800
Loans (excluding unearned income)	30,224	
LESS: Reserve for possible loan losses	283	
Loans (net)		29,941
Bank premises, furniture and fixtures		1,070
Other assets		915
Total Assets		44,878

LIABILITIES

Demand deposits (IPC)		5,483
Time and savings deposits (IPC)		33,607
Deposits of U.S. Government		11
Deposits of States and municipalities		100
Deposits of commercial banks		110
Certified and officers checks		236
Total Domestic Deposits	39,547	
Demand deposits	5,840	
Time and savings deposits	33,707	
Total Domestic and Foreign Deposits		39,547
Federal funds purchased, etc.		36
Other liabilities		360
Total Liabilities		39,943

EQUITY CAPITAL

Common stock		4,931
Undivided profits		4
Total Equity Capital		4,935
Total Liabilities and Equity Capital		44,878

Branch Office: Palo Alto.

American Asian Bank

Incorporated April 24, 1974

500 Montgomery St., San Francisco 94111 **Tel: (415) 788-4700**

Principal Officers: C.C. Tung, Chairman of the Board; Robb Evans, President & Chief Executive Officer; Victor I. Granholm, Executive Vice President; John Lang, Senior Vice President & Cashier; Kenton Johnson, Brick Kane, C. R. Klughertz, Judy C.M. Chiu Li, Francis Nash, Y.H. Wan, Senior Vice Presidents.

Directors: Victor Andrews, Robin Y.H. Chan, Robb Evans, Victor I. Granholm, Henry Kearns, John K.P. Liu, Chieh Sun, C.C. Tung, Chia-Chen Yin.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		25,081
U. S. Treasury securities		4,119
Obligations of U.S. Gov't agencies, etc.		6,916
Obligations of States and political subdivisions		100
Other bonds, notes, and debentures		1,915
Federal funds sold, etc.		10,000
Loans (excluding unearned income)	137,568	
LESS: Reserve for possible loan losses	1,400	
Loans (net)		136,168
Direct lease financing		1,112
Bank premises, furniture and fixtures		4,290
Other real estate owned		1,111
Customers' liability on acceptances outstanding		7,367
Other assets		3,372
Total Assets		201,551

LIABILITIES

Demand deposits (IPC)		25,660
Time and savings deposits (IPC)		101,487
Deposits of U.S. Government		172
Deposits of States and municipalities		100
Deposits of commercial banks		1,508
Certified and officers checks		1,671
Total Domestic Deposits	130,598	
Demand deposits	29,011	
Time and savings deposits	101,587	
Deposits in Foreign Offices		43,163
Total Domestic and Foreign Deposits		173,761
Federal funds purchased, etc.		725
Mortgage indebtedness		222
Acceptances executed and outstanding		7,367
Other liabilities		3,171
Total Liabilities		185,246
Subordinated notes and debentures		882

EQUITY CAPITAL

Common stock	11,646
Surplus	2,846
Undivided profits	931
Total Equity Capital	15,423
Total Liabilities and Equity Capital	201,551

Holding company: American Asian Bancorp.
Branch offices (6): Beverly Hills, Irvine, Los Angeles, San Francisco (2), Torrance.

American Bank and Trust Company

Incorporated August 6, 1973

40 So. Market Street, San Jose 95113 **Tel: (408) 993-9100**

Principal Officers: Henry T. Yamate, Chairman of the Board; James C. Wall, President and Chief Executive Officer; William L. Stone, Executive Vice President & Branch and Loan Administrator; David A. Yamamoto, Senior Vice President & Acting Cashier; Larry Russell, Senior Vice President.

Directors: Mario L. Belotti, Glenn George, Charles R. Hoge, Richard Nystrom, John H. Russell, C.W. Swensen, Yoshihiro Uchida, James Wall, Robert C. Wilcox, Henry T. Yamate, Thomas M. Yuki.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,026
U. S. Treasury securities		3,026
Obligations of U.S. Gov't agencies, etc.		2,975
Other bonds, notes, and debentures		150
Federal funds sold, etc.		3,400
Loans (excluding unearned income)	48,889	
LESS: Reserve for possible loan losses	1,063	
Loans (net)		47,826
Bank premises, furniture and fixtures		3,129
Other real estate owned		736
Other assets		1,139
Total Assets		67,407

LIABILITIES

Demand deposits (IPC)		19,247
Time and savings deposits (IPC)		42,435
Deposits of U.S. Government		63
Certified and officers checks		1,324
Total Domestic Deposits	63,069	
Demand deposits	20,634	
Time and savings deposits	42,435	
Total Domestic and Foreign Deposits		63,069
Other liabilities		641
Total Liabilities		63,710

EQUITY CAPITAL

Common stock		2,067
Surplus		3,400
Undivided profits		-1,770
Total Equity Capital		3,697
Total Liabilities and Equity Capital		67,407

Branch offices (6): Fremont, Los Gatos, San Jose (2), Walnut Creek (2).

American Bank and Trust Company—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	2,888
(b) Stocks	18,059
(c) Real Estate Loans	842
(d) Other Loans	636
(e) Real Estate	2,027
(f) Savings and Loan, Other Thrift Deposits	236
(g) Miscellaneous	6,051
Time Deposits:	
(a) Own Bank	311
(b) Other Banks	578
Demand Deposits:	
(a) Own Bank	701
(b) Other Banks	1
Agency,Safekeeping,Custodian, and Escrow Investments	9,858
Advances or Overdrafts	33
Total Assets	42,221

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	6,912
(b) Personal Living Trusts	9,447
(c) Employee Benefit Trusts	15,792
Total Fiduciary Accounts	32,151
Agency,Safekeeping,Custodian, and Escrow Accounts	10,037
Due to Commercial Department, Advances or Overdrafts	33
Total Liabilities	42,221
Market value-Securities deposited with State Treasurer: Court	600
Market value-Securities deposited with State Treasurer: Private	100

American Commercial Bank

Incorporated May 30, 1973

304 East Main St., Ventura 93001 **Tel: (805) 648-5081**

Principal Officers: Edward T. Martin, Chairman of the Board; Harry L. Maynard, President; Shirley Citarella, Vice President and Cashier.

Directors: Lincoln Cryne, Bill Dover, Dexter Halpert, Allen Jue, Emilio J. Lagomarsino, Edward T. Martin, Harry L. Maynard.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,847
Obligations of U.S. Gov't agencies, etc.		1,000
Obligations of States and political subdivisions		5,949
Federal funds sold, etc.		2,300
Loans (excluding unearned income)	31,723	
LESS: Reserve for possible loan losses	301	
Loans (net)		31,422
Bank premises, furniture and fixtures		352
Other real estate owned		46
Other assets		758
Total Assets		47,674

LIABILITIES

Demand deposits (IPC)		11,147
Time and savings deposits (IPC)		31,836
Deposits of U.S. Government		55
Deposits of States and municipalities		716
Deposits of commercial banks		200
Certified and officers checks		531
Total Domestic Deposits	44,485	
Demand deposits	11,743	
Time and savings deposits	32,742	
Total Domestic and Foreign Deposits		44,485
Other liabilities		337
Total Liabilities		44,822
Subordinated notes and debentures		50

EQUITY CAPITAL

Common stock	642
Surplus	436
Undivided profits	1,724
Total Equity Capital	2,802
Total Liabilities and Equity Capital	47,674

Branch offices (2): Ventura (2).

American International Bank

Established July 3, 1978

525 South Olive Street, Los Angeles 90013 **Tel: (213) 626-3500**

Principal Officers: James A. Dorian, Chairman of the Board & Chief Executive Officer; Arthur Foskett, President & Chief Operating Officer; Dexter B. Long, Executive Vice President & Credit Administrator; Joseph N. Rabbat, Senior Vice President & Cashier.

Directors: Z. Paul Akian, Mahmoud Amirsoleimani, Harold Chuang, Ronald L. Denkler, James A. Dorian, Arthur Foskett, Rolland D. Headlee, Edward M. Illig, Anthony J. Rossi, Jack B. Shine, Abdul-Wahed Al-Saihati.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,225
Obligations of U.S. Gov't agencies, etc.		10,274
Obligations of States and political subdivisions		25
Corporate stock		1
Federal funds sold, etc.		1,750
Loans (excluding unearned income)	19,766	
LESS: Reserve for possible loan losses	213	
Loans (net)		19,553
Bank premises, furniture and fixtures		404
Other real estate owned		5
Other assets		823
Total Assets		38,060

LIABILITIES

Demand deposits (IPC)		5,813
Time and savings deposits (IPC)		23,472
Deposits of U.S. Government		1,224
Deposits of States and municipalities		1,752
Deposits of commercial banks		1,500
Certified and officers checks		623
Total Domestic Deposits	34,384	
Demand deposits	6,437	
Time and savings deposits	27,947	
Total Domestic and Foreign Deposits		34,384
Other liabilities		612
Total Liabilities		34,996

EQUITY CAPITAL

Common stock	1,037
Surplus	3,897
Undivided profits	-1,870
Total Equity Capital	3,064
Total Liabilities and Equity Capital	38,060

American Interstate Bank

Incorporated January 31, 1973

500 Newport Center Drive, Newport Beach 92660 **Tel: (714) 640-5100**

Principal Officers: John P. Engberg, President and Chief Executive Officer; Strother R. Whitfield, Senior Vice President and Controller; W. Calvin Coles, Senior Vice President, Real Estate; Harry Ashmore, Senior Vice President, Commercial Banking.

Directors: William Ferdi, Maurice Gladman, John Grimley, Raymond W. Haas, William Harrison, Ronald Rus.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,344
U. S. Treasury securities		2,642
Obligations of U.S. Gov't agencies, etc.		900
Federal funds sold, etc.		4,200
Loans (excluding unearned income)	43,476	
LESS: Reserve for possible loan losses	653	
Loans (net)		42,823
Direct lease financing		231
Bank premises, furniture and fixtures		2,505
Other real estate owned		1,230
Other assets		1,483
Total Assets		61,358

LIABILITIES

Demand deposits (IPC)		7,183
Time and savings deposits (IPC)		37,510
Deposits of U.S. Government		24
Deposits of States and municipalities		4,500
Deposits of commercial banks		5,400
Certified and officers checks		1,123
Total Domestic Deposits	55,740	
Demand deposits	8,330	
Time and savings deposits	47,410	
Total Domestic and Foreign Deposits		55,740
Other liabilities		1,252
Total Liabilities		56,992
Subordinated notes and debentures		607

EQUITY CAPITAL

Common stock	1,380
Surplus	2,330
Undivided profits	49
Total Equity Capital	3,759
Total Liabilities and Equity Capital	61,358

Subsidiary: American Interstate Properties, Inc.
Branch office: Orange.

American Pacific State Bank

Incorporated August 17, 1970

6350 Laurel Canyon Blvd., No. Hollywood 91606 **Tel: (213) 760-7200**

Principal Officers: Saul E. Levi, Chairman of the Board; Frank J. Ures, Jr., President and Chief Executive Officer; James M. Degnan, Executive Vice President; Don Beavan, Executive Vice President & Chief Credit Officer; Jo Evelyn Spotts, Vice President & Cashier ; Kathleen Peters, Vice President & Controller; Charles Mantell, vice President, Auditor; Charles Fenton, Vice President, Administration; James E. Whitne, Vice President, SBA; Ray Struerhmann, Vice President & General Counsel; Michael Bilson, Secretary and Treasurer.

Directors: Machi Hori, Yuichi Katoh, Saul E. Levi, John Martin, Elmer J. Stone, Frank J. Ures, Jr, Earle Wasserman.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		9,613
U. S. Treasury securities		10,749
Obligations of U.S. Gov't agencies, etc.		1,999
Obligations of States and political subdivisions		722
Corporate stock		439
Federal funds sold, etc.		1,100
Loans (excluding unearned income)	85,056	
LESS: Reserve for possible loan losses	1,283	
Loans (net)		83,773
Direct lease financing		139
Bank premises, furniture and fixtures		4,040
Other real estate owned		1,361
Other assets		4,909
Total Assets		118,844

LIABILITIES

Demand deposits (IPC)		28,652
Time and savings deposits (IPC)		76,268
Deposits of U.S. Government		4
Deposits of States and municipalities		1,500
Deposits of commercial banks		150
Certified and officers checks		2,200
Total Domestic Deposits	108,774	
Demand deposits	30,856	
Time and savings deposits	77,918	
Total Domestic and Foreign Deposits		108,774
Mortgage indebtedness		1,135
Other liabilities		1,713
Total Liabilities		111,622

EQUITY CAPITAL

Common stock	6,296
Undivided profits	926
Total Equity Capital	7,222
Total Liabilities and Equity Capital	118,844

Parent company: APSB Bancorp.
Branch offices (3): Granada Hills, Sherman Oaks, Sun Valley.
Places of business (2): Los Angeles, North Hollywood.
Extension of banking office: Sun Valley.

American River Bank

Established August 29, 1983

10123 Fair Oaks Blvd., Fair Oaks 95628

Principal Officers: Robert H. Daneke, President & Chief Executive Officer; William L. Young, Senior Vice President; Clara M. Gianelli, Vice President & Chief Financial Officer.

Directors: Robert H. Daneke, Richard W. DeSilva, Charles A. Edgett, D. Bruce Fite, Dean E. Hoch, Mac W. Huss, Dr. Wayne Matthews, Marvin L. Oates, Norris J. Rancourt, Roger J. Taylor, D.D.S., Bill L. Withrow, William B. Wong, Marjorie G. Wood.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,008
Federal funds sold, etc.		3,400
Loans (excluding unearned income)	11,371	
LESS: Reserve for possible loan losses	83	
Loans (net)		11,288
Bank premises, furniture and fixtures		473
Other assets		196
Total Assets		17,365

LIABILITIES

Demand deposits (IPC)		2,244
Time and savings deposits (IPC)		11,303
Certified and officers checks		72
Total Domestic Deposits	13,619	
Demand deposits	2,316	
Time and savings deposits	11,303	
Total Domestic and Foreign Deposits		13,619
Other liabilities		185
Total Liabilities		13,804

EQUITY CAPITAL

Common stock		3,554
Undivided profits		7
Total Equity Capital		3,561
Total Liabilities and Equity Capital		17,365

American Valley Bank

Incorporated March 28, 1977

1234 East Main St., El Cajon 92021 **Tel: (619) 579-0123**

Principal Officers: James L. Redman, President; Michael P. Foley, Executive Vice President; Don R. Carrington, Vice President, Cashier & Chief Financial Officer; Lynn R. McDougal, Secretary.

Directors: James S. Brown, Allan W. Cunningham, Raymond E. Ehly, C. Dennis Marteeny, Lynn R. McDougal, Jack B. Meyer, Paul J. Sipe, Thomas B. Smiley, Jr., Lowell R. Smith, Buell W. Stone.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,047
U. S. Treasury securities		398
Obligations of States and political subdivisions		1,433
Federal funds sold, etc.		5,290
Loans (excluding unearned income)	50,787	
LESS: Reserve for possible loan losses	508	
Loans (net)		50,279
Direct lease financing		58
Bank premises, furniture and fixtures		1,532
Other real estate owned		407
Other assets		838
Total Assets		65,282

LIABILITIES

Demand deposits (IPC)		15,323
Time and savings deposits (IPC)		44,395
Certified and officers checks		794
Total Domestic Deposits	60,512	
Demand deposits	16,117	
Time and savings deposits	44,395	
Total Domestic and Foreign Deposits		60,512
Mortgage indebtedness		277
Other liabilities		921
Total Liabilities		61,710

EQUITY CAPITAL

Common stock	1,307
Surplus	699
Undivided profits	1,566
Total Equity Capital	3,572
Total Liabilities and Equity Capital	65,282

Parent company: BSD Bancorp, Inc.
Branch offices (2): El Cajon, Santee.

Antelope Valley Bank

Incorporated February 8, 1980

44288 North Tenth Street West, Lancaster 93534 Tel: (805) 945-4511

Principal Officers: Jack D. Seefus, President & Chief Executive Officer; Charles Nickerson, Vice President & Chief Financial Officer; George E. Nagy, Vice President, Loan Officer; Jerry Hennager, Vice President, Loan Officer.

Directors: Glenn J. Galias, Clyde G. Golding, Carl P. Hilgenfeldt, John F. Murphy, Homer A. Rowell, Michael G. Schafer, Jack D. Seefus, Roy J. Simi, A. C. Warnack.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,230
Obligations of U.S. Gov't agencies, etc.		2,150
Obligations of States and political subdivisions		1,803
Federal funds sold, etc.		1,050
Loans (excluding unearned income)	43,292	
LESS: Reserve for possible loan losses	384	
Loans (net)		42,908
Direct lease financing		183
Bank premises, furniture and fixtures		1,891
Customers' liability on acceptances outstanding		304
Other assets		795
Total Assets		56,314

LIABILITIES

Demand deposits (IPC)		11,458
Time and savings deposits (IPC)		37,928
Deposits of U.S. Government		60
Deposits of States and municipalities		665
Certified and officers checks		644
Total Domestic Deposits	50,755	
Demand deposits	12,216	
Time and savings deposits	38,539	
Total Domestic and/Foreign Deposits		50,755
Acceptances executed and outstanding		304
Other liabilities		1,155
Total Liabilities		52,214

EQUITY CAPITAL

Common stock		3,044
Undivided profits		1,056
Total Equity Capital		4,100
Total Liabilities and Equity Capital		56,314

Branch offices (3): Acton, Palmdale, Rosamond.
Extensions of banking offices (2): Lancaster (2).

Bank of A. Levy

Incorporated July 20, 1905

143 W. 5th St., Oxnard 93030 **Tel: (805) 487-6541**

Principal Officers: A. A. Milligan, Chairman of the Board; Michael S. Milligan, President; Marshall C. Milligan, Executive Vice President & Chief Executive Officer; James F. Koenig, Robert L. Mosley, Ronald L. Rose, Senior Vice Presidents; Stephen D. Cummings, Assistant Vice President & Cashier.

Directors: John C. Coulston, Robert G. Dallman, Ronald L. Hertel, Walter W. Hoffman, Robert D. Linnett, Robert Martin, A. A. Milligan, Michael S. Milligan, James H. McClurg, T. Frank McGrath, David R. Petit.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		49,902
U. S. Treasury securities		22,579
Obligations of U.S. Gov't agencies, etc.		6,042
Obligations of States and political subdivisions		18,182
Federal funds sold, etc.		24,000
Loans (excluding unearned income)	275,686	
LESS: Reserve for possible loan losses	2,252	
Loans (net)		273,434
Direct lease financing		2,653
Bank premises, furniture and fixtures		10,425
Other real estate owned		545
Other assets		8,248
Total Assets		416,010

LIABILITIES

Demand deposits (IPC)		83,388
Time and savings deposits (IPC)		284,630
Deposits of U.S. Government		15
Deposits of States and municipalities		6,434
Deposits of commercial banks		62
Certified and officers checks		7,146
Total Domestic Deposits	381,675	
Demand deposits	90,935	
Time and savings deposits	290,740	
Total Domestic and Foreign Deposits		381,675
Federal funds purchased, etc.		4,350
Other liabilities for borrowed money		2,902
Mortgage indebtedness		30
Other liabilities		4,406
Total Liabilities		393,363

EQUITY CAPITAL

Common stock	2,000
Surplus	5,438
Undivided profits	15,209
Total Equity Capital	22,647
Total Liabilities and Equity Capital	416,010

Parent company: Levy Bancorp.
Branch offices (19): Camarillo (3), Fillmore, Moorpark, Oxnard (4), Santa Paula, Saticoy, Simi Valley (2), Thousand Oaks, Van Nuys (2), Ventura (2), Westlake Village.
ATM facilities (3): Oxnard (2), Thousand Oaks.
Place of business: Ventura.
Extension of banking office: Oxnard.

Bank of A. Levy—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	30,149
(b) Stocks	20,981
(c) Real Estate Loans	1,730
(d) Other Loans	2,258
(e) Real Estate	9,011
(f) Savings and Loan, Other Thrift Deposits	2,069
(g) Miscellaneous	3,074
Time Deposits:	
(a) Own Bank	16,651
(b) Other Banks	12,992
Demand Deposits:	
(a) Own Bank	4,968
Corporate Investments	4,069
Agency,Safekeeping,Custodian, and Escrow Investments	73,341
Advances or Overdrafts	100
Total Assets	181,393

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	17,283
(b) Personal Living Trusts	33,553
(c) Employee Benefit Trusts	22,477
Total Fiduciary Accounts	73,313
Corporate Accounts	16,321
Agency,Safekeeping,Custodian, and Escrow Accounts	91,659
Due to Commercial Department, Advances or Overdrafts	100
Total Liabilities	181,393
Market value-Securities deposited with State Treasurer: Court	938
Market value-Securities deposited with State Treasurer: Private	313

Bank of Agriculture & Commerce

Incorporated January 18, 1965

340 East Main St., Stockton 95202 **Tel: (209) 948-8018**

Principal Officers: Robert J. Rishwain, Chairman of the Board; William R. Trezza, Chief Executive Officer; Jonathan A. Maffei, Vice President and Cashier; Ronald W. Briw, Senior Vice President.

Directors: Arthur Berberian, Ronald Berberian, Victor Castello, Darrow G. Marcus, Ronald McNabb, Edmond Rishwain, Robert J. Rishwain, William A. Sweigart, William R. Trezza.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		13,774
U. S. Treasury securities		2,038
Obligations of U.S. Gov't agencies, etc.		3,578
Other bonds, notes, and debentures		102
Federal funds sold, etc.		700
Loans (excluding unearned income)	30,354	
LESS: Reserve for possible loan losses	237	
Loans (net)		30,117
Direct lease financing		47
Bank premises, furniture and fixtures		1,841
Other real estate owned		187
Investments in unconsolidated subsidiaries		5
Other assets		511
Total Assets		52,900

LIABILITIES

Demand deposits (IPC)		11,648
Time and savings deposits (IPC)		34,221
Deposits of U.S. Government		33
Deposits of States and municipalities		1,976
Certified and officers checks		531
Total Domestic Deposits	48,409	
Demand deposits	12,259	
Time and savings deposits	36,150	
Total Domestic and Foreign Deposits		48,409
Other liabilities for borrowed money		409
Mortgage indebtedness		587
Other liabilities		261
Total Liabilities		49,666

EQUITY CAPITAL

Common stock	1,707
Surplus	1,593
Undivided profits	-66
Total Equity Capital	3,234
Total Liabilities and Equity Capital	52,900

Subsidiary: Bank of Agriculture and Commerce Service Corporation.
Branch offices (2): Brentwood, Stockton.

Bank of Alex Brown

Incorporated July 30, 1913

1425 River Park Drive, Sacramento 95815 **Tel: (916) 925-0572**

Principal Officers: Robert C. Powell, Chairman of the Board & Chief Executive Officer; Louis V. Riggs, Vice Chairman; J.D. Sullivan, President; Jeanne Reaves, Senior Vice President & Loan Administrator; Duval E. Phillips, Senior Vice President, Retail Banking; Clint Chew, Vice President & Chief Financial Officer.

Directors: Fred Anderson, William R. Darsie, John E. Landry, Robert C. Powell, Louis V. Riggs, J.D. Sullivan, B.C. Wheeler, Merlyn H. Withers.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		11,370
U. S. Treasury securities		3,589
Obligations of U.S. Gov't agencies, etc.		29,812
Obligations of States and political subdivisions		3,047
Other bonds, notes, and debentures		210
Federal funds sold, etc.		2,600
Loans (excluding unearned income)	129,180	
LESS: Reserve for possible loan losses	1,163	
Loans (net)		128,017
Direct lease financing		284
Bank premises, furniture and fixtures		5,094
Other real estate owned		1,904
Other assets		4,184
Total Assets		190,111

LIABILITIES

Demand deposits (IPC)		35,507
Time and savings deposits (IPC)		128,993
Deposits of U.S. Government		7
Deposits of States and municipalities		8,921
Certified and officers checks		131
Total Domestic Deposits	173,559	
Demand deposits	35,905	
Time and savings deposits	137,654	
Total Domestic and Foreign Deposits		173,559
Mortgage indebtedness		703
Other liabilities		2,361
Total Liabilities		176,623

EQUITY CAPITAL

Common stock		1,253
Surplus		9,946
Undivided profits		2,289
Total Equity Capital		13,488
Total Liabilities and Equity Capital		190,111

Parent company: Alex Brown Financial Group.
Branch offices (12): Auburn, Citrus Heights, Elk Grove, Fair Oaks, Foresthill, Galt, Lincoln, Rio Vista, Rocklin, Roseville, Sacramento, Walnut Grove.
Intermittent branch offices (3): Auburn, Roseville, Rancho Murieta.

Bank of Amador

Established November 21, 1983

422 Sutter Street, Jackson 95642 **(209) 223-2320**

Principal officers: Larry Standing, President; Wayne Garibaldi, Vice President & Senior Credit Officer; Holly Swift, Vice President & Cashier.

Directors: Edward T. Bamert II, Kenneth H. Deaver, Jerome F. Forster, Ralph H. Harder, M.D., Jerry W. Jones, David S. Mason III, Gerry Ninnis, Harry G. Smith, Jr., Edward A. Swift, Richard P. Vinson, Peter C. Wright.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		1,684
Obligations of U.S. Gov't agencies, etc.		1,200
Federal funds sold, etc.		2,400
Loans (excluding unearned income)	8,472	
LESS: Reserve for possible loan losses	39	
Loans (net)		8,433
Bank premises, furniture and fixtures		319
Other assets		145
Total Assets		14,181

LIABILITIES

Demand deposits (IPC)		1,093
Time and savings deposits (IPC)		9,875
Deposits of U.S. Government		1
Deposits of States and municipalities		127
Certified and officers checks		190
Total Domestic Deposits	11,286	
Demand deposits	5,222	
Time and savings deposits	6,064	
Total Domestic and Foreign Deposits		11,286
Other liabilities		111
Total Liabilities		11,397

EQUITY CAPITAL

Common stock	2,978
Undivided profits	-194
Total Equity Capital	2,784
Total Liabilities and Equity Capital	14,181

Branch office: Pioneer.

The Bank of Beverly Hills

Incorporated July 30, 1976

9766 Wilshire Blvd., Beverly Hills 90212 **Tel: (213) 858-6804**

Principal Officers: M. Dale Lyon, Interim Chief Executive Officer; Michael M. Hamilton, President & Chief Operating Officer; Kenneth A. Krasne, Executive Vice President & Senior Credit Officer.

Directors: Anthony H. Barash, Zoltan Batyka, Donald Bergman, H. Anthony Gartshore, M. Dale Lyon, Ber Oberfeld, Ernest L. Sampson, Mark Schurgin, Chadwick F. Smith.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		4,370
U. S. Treasury securities		4,503
Obligations of U.S. Gov't agencies, etc.		4,381
Other bonds, notes, and debentures		4,181
Federal funds sold, etc.		700
Loans (excluding unearned income)	75,613	
LESS: Reserve for possible loan losses	830	
Loans (net)		74,783
Bank premises, furniture and fixtures		1,845
Other real estate owned		1,732
Investments in unconsolidated subsidiaries		2,320
Other assets		6,227
Total Assets		105,042

LIABILITIES

Demand deposits (IPC)		10,311
Time and savings deposits (IPC)		77,514
Deposits of U.S. Government		1,772
Deposits of States and municipalities		1,798
Deposits of commercial banks		1,800
Certified and officers checks		3,792
Total Domestic Deposits	96,987	
Demand deposits	14,121	
Time and savings deposits	82,866	
Total Domestic and Foreign Deposits		96,987
Other liabilities		1,552
Total Liabilities		98,539

EQUITY CAPITAL

Common stock		5,882
Undivided profits		621
Total Equity Capital		6,503
Total Liabilities and Equity Capital		105,042

Subsidiaries: BBH Capital Corporation, BBH Mortgage Company.

Bank of Canton of California

Incorporated April 27, 1937

555 Montgomery St., San Francisco 94111 **Tel: (415) 421-4883**

Principal Officers: S. W. Kung, Chairman of the Board; F. M. Lim, Senior Vice President and Secretary; Wei-Cheng Wang, Senior Vice President; Y.H. Wang, Senior Consultant; J.F. Tun, Special Assistant to the Chairman of the Board; Y.T. Lin, Vice President & Assistant Secretary; Lucas Dang, Vice President; Hugh H. Wallace, Chief Auditor.

Directors: Lester H. Empey, S. W. Kung, Lawrence Lau, Leo Soong, Henry C. Todd.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		109,712
U. S. Treasury securities		38,224
Obligations of U.S. Gov't agencies, etc.		19,170
Obligations of States and political subdivisions		2,686
Other bonds, notes, and debentures		66,812
Corporate stock		198
Federal funds sold, etc.		85,549
Loans (excluding unearned income)	146,257	
LESS: Reserve for possible loan losses	1,891	
Loans (net)		144,366
Direct lease financing		16,756
Bank premises, furniture and fixtures		37,829
Customers' liability on acceptances outstanding		143
Other assets		10,124
Total Assets		531,569

LIABILITIES

Demand deposits (IPC)		16,965
Time and savings deposits (IPC)		178,003
Deposits of U.S. Government		86
Deposits of States and municipalities		16,042
Deposits of foreign governments		65,160
Deposits of commercial banks		3,748
Certified and officers checks		4,906
Total Domestic Deposits	284,910	
Demand deposits	46,359	
Time and savings deposits	238,551	
Deposits in Foreign Offices		167,433
Total Domestic and Foreign Deposits		452,343
Federal funds purchased, etc.		510
Other liabilities for borrowed money		845
Acceptances executed and outstanding		143
Other liabilities		19,779
Total Liabilities		473,620
Subordinated notes and debentures		20,000

EQUITY CAPITAL

Common stock		2,000
Surplus		23,000
Undivided profits		11,099
Reserve for contingencies, etc.		1,850
Total Equity Capital		37,949
Total Liabilities and Equity Capital		531,569

Subsidiaries: Bank of Canton Building Corp., Bank of Canton Leasing Corp., California Canton International Bank, Ltd., Nassau, Bahamas.
Branch offices (6): Los Angeles, Monterey Park, Oakland, San Francisco (3).
Place of Business: Los Angeles.

Bank of Commerce

Incorporated December 26, 1974

7980 Clairemont Mesa Blvd., San Diego 92111 Tel: (619) 292-9004

Principal Officers: Peter Q. Davis, President; Timothy G. Malott, Executive Vice President, Chief Financial Officer and Secretary; Robert B. Hildt, Jr., John J. McCauley, Michael R. Toomey, Gary Youmans, Senior Vice Presidents.

Directors: Michael M. Bamber, Peter Q. Davis, Kenneth C. Forror, Ray Jessen, Timothy G. Malott, J.T. Hawthorne, George A. Peterson, John A. Rose, Sheldon Derezin, G. Richard Wheelock.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		6,819
Obligations of U.S. Gov't agencies, etc.		1,601
Obligations of States and political subdivisions		1,185
Federal funds sold, etc.		3,600
Loans (excluding unearned income)	53,849	
LESS: Reserve for possible loan losses	566	
Loans (net)		53,283
Direct lease financing		603
Bank premises, furniture and fixtures		2,101
Other real estate owned		1,009
Other assets		955
Total Assets		71,156

LIABILITIES

Demand deposits (IPC)		13,769
Time and savings deposits (IPC)		47,069
Deposits of U.S. Government		260
Deposits of States and municipalities		2,409
Deposits of commercial banks		2,400
Certified and officers checks		762
Total Domestic Deposits	66,669	
Demand deposits	15,000	
Time and savings deposits	51,669	
Total Domestic and Foreign Deposits		66,669
Mortgage indebtedness		362
Other liabilities		635
Total Liabilities		67,666

EQUITY CAPITAL

Common stock		2,756
Surplus		581
Undivided profits		153
Total Equity Capital		3,490
Total Liabilities and Equity Capital		71,156

Branch offices (3): Del Mar, San Diego (2).

Bank of Contra Costa

Incorporated May 4, 1970

1500 N. California Blvd., Walnut Creek 94596 **Tel: (415) 937-3300**

Principal Officers: Paul W. Learner, Chairman of the Board; Robert J. McArthur, President & Chief Executive Officer; Bob C. Vaughn, Executive Vice President-Cashier.

Directors: Michale W. Davis, Richard J. Jeka, Steven Kay, William K. Houston, Robert J. McArthur, Michael D. Schneider, Harold L. Strom.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		11,678
Obligations of U.S. Gov't agencies, etc.		5,963
Obligations of States and political subdivisions		1,904
Other bonds, notes, and debentures		4,405
Corporate stock		137
Federal funds sold, etc.		1,200
Loans (excluding unearned income)	79,634	
LESS: Reserve for possible loan losses	1,073	
Loans (net)		78,561
Bank premises, furniture and fixtures		2,026
Other real estate owned		46
Other assets		1,515
Total Assets		107,435

LIABILITIES

Demand deposits (IPC)		22,535
Time and savings deposits (IPC)		76,174
Deposits of U.S. Government		68
Deposits of States and municipalities		100
Deposits of commercial banks		1
Certified and officers checks		1,064
Total Domestic Deposits	99,942	
Demand deposits	23,668	
Time and savings deposits	76,274	
Total Domestic and Foreign Deposits		99,942
Mortgage indebtedness		24
Other liabilities		918
Total Liabilities		100,884

EQUITY CAPITAL

Common stock		662
Surplus		1,021
Undivided profits		4,868
Total Equity Capital		6,551
Total Liabilities and Equity Capital		107,435

Holding Company: Learner Financial Corporation.
Branch offices (4): Antioch, Concord, Danville, Moraga.
Subsidiary: Coast Trust Deed Company.

Bank of Coronado

Incorporated August 7, 1979

1190 Orange Ave., Coronado 92118 **Tel: (619) 437-4466**

Principal Officers: Dustin Rose, Chairman of the Board; J. G. Klingensmith, President; H.G. Reeves, Exeuctive Vice President; Margaret Lacy, Senior Vice President & Cashier; Mary Hays, Vice President, Chief Operating Officer.

Directors: Ronald L. Beaubien, Charles W. Campbell, Luis Cohen, Richard W. Goodenough, Willis W. Gray, James G. Klingensmith, Richard D. Maitland, Marco V. Palumbo, Elmer Bud Richter, Dustin B. Rose, Frederick M. Swenson.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		12,600
U. S. Treasury securities		1,000
Obligations of U.S. Gov't agencies, etc.		1,000
Obligations of States and political subdivisions		1,659
Corporate stock		68
Federal funds sold, etc.		6,500
Loans (excluding unearned income)	39,186	
LESS: Reserve for possible loan losses	454	
Loans (net)		38,732
Direct lease financing		6,787
Bank premises, furniture and fixtures		676
Other real estate owned		987
Other assets		874
Total Assets		70,883
LIABILITIES		
Demand deposits (IPC)		7,346
Time and savings deposits (IPC)		54,766
Deposits of U.S. Government		14
Deposits of States and municipalities		500
Certified and officers checks		2,087
Total Domestic Deposits	64,713	
Demand deposits	9,447	
Time and savings deposits	55,266	
Total Domestic and Foreign Deposits		64,713
Other liabilities		1,425
Total Liabilities		66,138
EQUITY CAPITAL		
Common stock		1,433
Surplus		817
Undivided profits		2,495
Total Equity Capital		4,745
Total Liabilities and Equity Capital		70,883Parent

Comapny: Crown Bancorp.Subsidiary: Crown Mortgage.

Branch Office: San Ysidro.
Extension of banking office: Coronado.

Bank of Fresno

Incorporated April 6, 1973

1172 E. Shaw Ave., Fresno 93710 Tel: (209) 221-2280

Principal Officers: John W. Brocks, President; Michael A. Carpenter, Senior Vice President and Director of Administration; Marc McManaway, Senior Vice President and Director of Planning and Central Processing; Robert J. Kilcoyne, Senior Vice President & Senior Loan Officer; Gail Salanitro, Vice President Senior Operations Manager.

Directors: John W. Brocks, Michael DerManouel, John Horstmann, Herbert Kaprielian, Michael S. Mathiesen, Mike McCormick, Patrick J. MonPere, John W. Pace, M.D., Alan H. Pierrot, M.D., Larry A. Shehadey, Colburn R. Thompson, Charles Tingley, Spalding G. Wathen.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		13,679
U. S. Treasury securities		1,300
Obligations of U.S. Gov't agencies, etc.		8,479
Obligations of States and political subdivisions		2,507
Federal funds sold, etc.		440
Loans (excluding unearned income)	66,026	
LESS: Reserve for possible loan losses	1,152	
Loans (net)		64,874
Direct lease financing		1,384
Bank premises, furniture and fixtures		1,535
Other real estate owned		744
Other assets		2,743
Total Assets		97,685

LIABILITIES

Demand deposits (IPC)		25,996
Time and savings deposits (IPC)		57,298
Deposits of U.S. Government		77
Deposits of States and municipalities		5,866
Certified and officers checks		1,237
Total Domestic Deposits	90,474	
Demand deposits	27,526	
Time and savings deposits	62,948	
Total Domestic and Foreign Deposits		90,474
Other liabilities for borrowed money		965
Mortgage indebtedness		71
Other liabilities		1,368
Total Liabilities		92,878

EQUITY CAPITAL

Common stock	2,118
Surplus	1,376
Undivided profits	1,313
Total Equity Capital	4,807
Total Liabilities and Equity Capital	97,685

Parent company: Fresno Bancorp.
Branch offices (3): Clovis, Fresno (2).
Place of business: Fresno.

Bank of Granada Hills

Incorporated June 14, 1983

10820 Zelzah Avenue, Granada Hills 91344 **(818) 366-2188**

Principal officers: Ronald J. Campbell, President & Chief Executive Officer; Osher Portman, Vice President & Chief Financial Officer; Anthony D. Kourounis, Vice President & Credit Administrator.

Directors: Ronald J. Campbell, Paula Boland, Michael L. Casey, Howard F. Detwiler, Sr., M.D., Philip Dye, Duane R. Feuerhelm, Richard Manning, C.P.A., LeRoy Nisson, Fredrick J. Weitkamp.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		7,792
Federal funds sold, etc.		3,150
Loans (excluding unearned income)	10,501	
LESS: Reserve for possible loan losses	60	
Loans (net)		10,441
Direct lease financing		325
Bank premises, furniture and fixtures		583
Other assets		292
Total Assets		22,583

LIABILITIES

Demand deposits (IPC)		5,710
Time and savings deposits (IPC)		13,788
Certified and officers checks		69
Total Domestic Deposits	19,567	
Demand deposits	5,779	
Time and savings deposits	13,788	
Total Domestic and Foreign Deposits		19,567
Mortgage indebtedness		264
Other liabilities		151
Total Liabilities		19,982

EQUITY CAPITAL

Common stock		1,650
Surplus		1,086
Undivided profits		-135
Total Equity Capital		2,601
Total Liabilities and Equity Capital		22,583

Bank of Hemet

Incorporated January 11, 1974

1600 E. Florida Ave., Hemet 92343 **Tel: (714) 652-2871**

Principal Officers: John J. McDonough, Chairman of the Board; James B. Jaqua, President; Dana Godfrey, Executive Vice President; Harold R. Ashe, Jr., R. Michael Brown, Senior Vice Presidents; Geneva Maggio, Vice President and Cashier; Dolly Chambers, Ronald Lansing, Tim Short, Vice Presidents.

Directors: John B. Brudin, Jack E. Gosch, H. Glenn Holland, E. Kenneth Hyatt, James B. Jaqua, John J. McDonough, Clayton A. Record, Jr., Daryl H. Smith.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,278
Obligations of U.S. Gov't agencies, etc.		233
Obligations of States and political subdivisions		1,805
Federal funds sold, etc.		4,200
Loans (excluding unearned income)	59,754	
LESS: Reserve for possible loan losses	794	
Loans (net)		58,960
Direct lease financing		3,896
Bank premises, furniture and fixtures		3,343
Other real estate owned		801
Investments in unconsolidated subsidiaries		277
Other assets		1,487
Total Assets		80,280

LIABILITIES

Demand deposits (IPC)		12,253
Time and savings deposits (IPC)		57,407
Deposits of U.S. Government		68
Deposits of States and municipalities		514
Deposits of commercial banks		2,650
Certified and officers checks		1,009
Total Domestic Deposits	73,901	
Demand deposits	13,330	
Time and savings deposits	60,571	
Total Domestic and Foreign Deposits		73,901
Mortgage indebtedness		640
Other liabilities		685
Total Liabilities		75,226

EQUITY CAPITAL

Common stock	945
Surplus	1,477
Undivided profits	2,632
Total Equity Capital	5,054
Total Liabilities and Equity Capital	80,280

Subsidiaries: Banet, Inc., Florida Avenue Investment Co., Inc., Hemet Escrow Company, Inc., SKRO Enterprises, Inc.
Branch offices (2): Hemet, San Jacinto.
Extension of banking office: Hemet.

The Bank of Hollywood

Incorporated August 7, 1981

1616 North La Brea Avenue, Hollywood 90028 **Tel: (213) 464-0452**

Principal Officers: Terry C. Jorgensen, President; Henry K. Nadler, Senior Vice President & Cashier; Edward W. Meyer, Vice President & Senior Loan Officer.

Directors: Jack L. Clark, John R. Discola, Donald D. Farquhar, T. Russell Fields, Jr., James B. Irsfeld, Jr., Terry C. Jorgensen, James N. Kenealy, Jr., Adele G. Klate, Henry L. Levine, Henry K. Nadler, W. Wayne Nix, Paul A. Ramsey, A. Michael Solender, George W. Ullman.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		4,630
U. S. Treasury securities		982
Obligations of U.S. Gov't agencies, etc.		1,700
Obligations of States and political subdivisions		1,946
Federal funds sold, etc.		3,500
Loans (excluding unearned income)	18,241	
LESS: Reserve for possible loan losses	186	
Loans (net)		18,055
Bank premises, furniture and fixtures		482
Other assets		481
Total Assets		31,776

LIABILITIES

Demand deposits (IPC)		7,221
Time and savings deposits (IPC)		18,197
Deposits of U.S. Government		726
Certified and officers checks		349
Total Domestic Deposits	26,493	
Demand deposits	8,296	
Time and savings deposits	18,197	
Total Domestic and Foreign Deposits		26,493
Other liabilities		386
Total Liabilities		26,879

EQUITY CAPITAL

Common stock		4,345
Undivided profits		552
Total Equity Capital		4,897
Total Liabilities and Equity Capital		31,776

Bank of Industry

Established March 23, 1981

211 North Hacienda Blvd., City of Industry 91744 Tel: (818) 961-8821

Principal Officers: Dale E. Walter, President and Chief Executive Officer; Vern Sorenson, Executive Vice President & Chief Financial Officer; Chadwick C. Ertola, Executive Vice President; Joseph L. Wightman, Executive Vice President and Senior Loan Officer, Arden Crawford, Dennis McGaughey, Senior Vice Presidents; Timothy Walbridge, Vice President; Thomas Collopy, Georgia Hughes, Simone Lagomarsino, Assistant Vice Presidents.

Directors: James E. Brown, Robert H. Brown, Chadwick C. Ertola, John J. Ferrero, A. Keuning, Owen H. Lewis, Manuel Perez, Edward P. Roski, Jr., John J. Stanko, Dale E. Walter, Howard Welsch, Donald R. Wheeler.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		13,032
U. S. Treasury securities		13,369
Obligations of U.S. Gov't agencies, etc.		24,363
Obligations of States and political subdivisions		8,913
Federal funds sold, etc.		1,750
Loans (excluding unearned income)	36,237	
LESS: Reserve for possible loan losses	271	
Loans (net)		35,966
Bank premises, furniture and fixtures		527
Investments in unconsolidated subsidiaries		1
Other assets		1,752
Total Assets		99,673

LIABILITIES

Demand deposits (IPC)		14,244
Time and savings deposits (IPC)		73,343
Deposits of U.S. Government		71
Deposits of States and municipalities		2,005
Certified and officers checks		1,445
Total Domestic Deposits	91,108	
Demand deposits	16,778	
Time and savings deposits	74,330	
Total Domestic and Foreign Deposits		91,108
Other liabilities		973
Total Liabilities		92,081

EQUITY CAPITAL

Common stock	5,866
Undivided profits	1,726
Total Equity Capital	7,592
Total Liabilities and Equity Capital	99,673

Subsidiary: Rowland Financial Corporation.
Branch office: San Francisco.
Place of business: North Hollywood.

Bank of La Costa

Incorporated April 23, 1983

7608 El Camino Real, Carlsbad 92008 **(619) 942-8885**

Principal officers: P.E. Paul, President; L. Eugene May, Vice President, Leslee J. Bipes, Vice President & Cashier.

Directors: Tony Acone, James S. Brown, Andrew H. Gerhard, Lowell G. Hallock, Philip E. Paul, William B. Randall, Jerry Macchia.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		1,963
U. S. Treasury securities		199
Obligations of U.S. Gov't agencies, etc.		250
Federal funds sold, etc.		2,305
Loans (excluding unearned income)	10,711	
LESS: Reserve for possible loan losses	80	
Loans (net)		10,631
Bank premises, furniture and fixtures		598
Other assets		260
Total Assets		16,206

LIABILITIES

Demand deposits (IPC)		1,354
Time and savings deposits (IPC)		11,240
Deposits of U.S. Government		11
Deposits of States and municipalities		400
Deposits of commercial banks		900
Certified and officers checks		235
Total Domestic Deposits	14,140	
Demand deposits	1,600	
Time and savings deposits	12,540	
Total Domestic and Foreign Deposits		14,140
Other liabilities		154
Total Liabilities		14,294

EQUITY CAPITAL

Common stock		2,489
Undivided profits		-577
Total Equity Capital		1,912
Total Liabilities and Equity Capital		16,206

Parent comapny: BSD Bancorp, Inc.

Bank of Livermore

Established March 15, 1982

2009 Railroad Avenue, Livermore 94550 **Tel: (415) 455-6060**

Principal Officers: Helen Dentici, Chairman of the Board; Robert A. Santin, President & Chief Executive Officer; Bernard Ertel, Senior Vice President, Credit Administrator; Thomas J. DeLaNoy, Vice President & Cashier.

Directors: John Buranis, Rodney Busk, Helen Dentici, Bernard Ertel, Ed Hutka, Jack Kavanaugh, Philip Prickett, Michael Robles, Ronald Rodrigues, Robert A. Santin.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,887
U. S. Treasury securities		197
Loans (excluding unearned income)	20,058	
LESS: Reserve for possible loan losses	147	
Loans (net)		19,911
Bank premises, furniture and fixtures		550
Investments in unconsolidated subsidiaries		1
Other assets		298
Total Assets		23,844

LIABILITIES

Demand deposits (IPC)		3,758
Time and savings deposits (IPC)		15,416
Deposits of States and municipalities		1,650
Certified and officers checks		377
Total Domestic Deposits	21,201	
Demand deposits	4,135	
Time and savings deposits	17,066	
Total Domestic and Foreign Deposits		21,201
Other liabilities		265
Total Liabilities		21,466

EQUITY CAPITAL

Common stock	2,519
Surplus	-141
Total Equity Capital	2,378
Total Liabilities and Equity Capital	23,844

Bank of Loleta

Incorporated September 7, 1910

4th and 'F' Streets, Eureka 95501 **Tel: (707) 445-3051**

Principal Officers: John Gromala, Chairman of the Board; Bruce D. Roberts, President; Tim Cochrane, Cashier.

Directors: Herman Bistrin, John Gromala, Gerald Grunert, Eugene B. Lucas, Phil Nyberg, Bruce D. Roberts, Joseph Russ IV.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		7,912
U. S. Treasury securities		6,123
Obligations of U.S. Gov't agencies, etc.		4,540
Obligations of States and political subdivisions		6,859
Federal funds sold, etc.		2,700
Loans (excluding unearned income)	62,565	
LESS: Reserve for possible loan losses	392	
Loans (net)		62,173
Bank premises, furniture and fixtures		2,377
Other real estate owned		317
Other assets		2,002
Total Assets		95,003

LIABILITIES

Demand deposits (IPC)		15,517
Time and savings deposits (IPC)		63,307
Deposits of U.S. Government		62
Deposits of States and municipalities		4,580
Certified and officers checks		875
Total Domestic Deposits	84,341	
Demand deposits	16,455	
Time and savings deposits	67,886	
Total Domestic and Foreign Deposits		84,341
Federal funds purchased, etc.		45
Other liabilities for borrowed money		3,301
Mortgage indebtedness		26
Other liabilities		1,483
Total Liabilities		89,196

EQUITY CAPITAL

Common stock		1,325
Surplus		3,440
Undivided profits		924
Reserve for contingencies, etc.		118
Total Equity Capital		5,807
Total Liabilities and Equity Capital		95,003

Branch offices (4): Arcata, Ferndale, Fortuna, Loleta.

Bank of Los Angeles

Incorporated May 8, 1981

8901 Santa Monica Blvd., West Hollwood 90069 **Tel: (213) 550-8900**

Principal Officers: Lynn H. Slaughter, Executive Vice President & Cashier; H.E. Slezinger, Jr., Executive Vice President, Lending; Colleen O'Rourke, Senior Vice President; Paul Nakasuji, Catherine Stribling, Vice Presidents.

Directors: Sheldon W. Andelson, Sherman L. Andelson, Dr. Charles Aronberg, Mary Anne Chalker, Dale A. Engelson, Irving Fuller, Richard Kaplan, Jodie Krajewski, Barry Krost, Sharon Landa, Marc Nathanson, Yasha Nicolayevsky, Peter Scott, Ira Yellin.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		20,470
U. S. Treasury securities		1,001
Obligations of U.S. Gov't agencies, etc.		13,638
Federal funds sold, etc.		7,800
Loans (excluding unearned income)	54,309	
LESS: Reserve for possible loan losses	625	
Loans (net)		53,684
Bank premises, furniture and fixtures		6,462
Other assets		1,281
Total Assets		104,336

LIABILITIES

Demand deposits (IPC)		25,825
Time and savings deposits (IPC)		65,398
Deposits of U.S. Government		330
Deposits of States and municipalities		130
Deposits of commercial banks		100
Certified and officers checks		1,209
Total Domestic Deposits	92,992	
Demand deposits	27,364	
Time and savings deposits	65,628	
Total Domestic and Foreign Deposits		92,992
Federal funds purchased, etc.		300
Mortgage indebtedness		1,757
Other liabilities		487
Total Liabilities		95,536

EQUITY CAPITAL

Common stock		8,595
Undivided profits		205
Total Equity Capital		8,800
Total Liabilities and Equity Capital		104,336

Holding company: BKLA Corporation.
Branch office: Beverly Hills.

Bank of Mammoth

Incorporated May 2, 1980

Old Mammoth Mall, Mammoth Lakes 93546 **Tel: (619) 872-1161**

Principal Officers: Wayne W. Wedeking, President and Chief Executive Officer; Barbara Wilson, Cashier; Ken Bradeen, Vice President & Branch Manager.

Directors: Bundy Coldwell, Jerry Cushen, Hudson DeCray, MaryAnn Digerness, David Harshbarger, Robert Thomson, Sam Walker, Wayne Wedeking.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		2,247
Obligations of U.S. Gov't agencies, etc.		100
Loans (excluding unearned income)	16,520	
LESS: Reserve for possible loan losses	300	
Loans (net)		16,220
Bank premises, furniture and fixtures		1,161
Other real estate owned		158
Other assets		413
Total Assets		20,299
LIABILITIES		
Demand deposits (IPC)		3,107
Time and savings deposits (IPC)		14,429
Deposits of U.S. Government		192
Certified and officers checks		315
Total Domestic Deposits	18,043	
Demand deposits	3,614	
Time and savings deposits	14,429	
Total Domestic and Foreign Deposits		18,043
Federal funds purchased, etc.		2,100
Other liabilities		201
Total Liabilities		20,344
EQUITY CAPITAL		
Common stock		1,702
Undivided profits		-1,747
Total Equity Capital		-45
Total Liabilities and Equity Capital		20,299

Subsidiary: Mammoth Mortgage Company.
Branch office: Bishop.
Seasonal branch: Bishop.

Bank of Marina del Rey

Incorporated April 26, 1979

3206 Washington Blvd., Marina del Rey 90295 **Tel: (213) 827-1712**

Principal Officers: Rowan Henry, Chairman of the Board and President; Gene Maxwell, Horton Sherwood, Executive Vice Presidents, Mark Spivak, Vice President, Chief Financial Officer & Cashier.

Directors: Joey Baker, Rowan Henry, Edward Janov, Bill Krech, Robert Liu, Jack Morgan, Howard Ryan, Peggy Schaefer, Janet Sorenson.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		1,287
U. S. Treasury securities		299
Obligations of U.S. Gov't agencies, etc.		1,485
Federal funds sold, etc.		750
Loans (excluding unearned income)	14,284	
LESS: Reserve for possible loan losses	116	
Loans (net)		14,168
Bank premises, furniture and fixtures		453
Other real estate owned		1,326
Other assets		556
Total Assets		20,324

LIABILITIES

Demand deposits (IPC)		3,454
Time and savings deposits (IPC)		13,155
Deposits of U.S. Government		5
Deposits of States and municipalities		200
Deposits of commercial banks		200
Certified and officers checks		299
Total Domestic Deposits	17,313	
Demand deposits	3,758	
Time and savings deposits	13,555	
Total Domestic and Foreign Deposits		17,313
Other liabilities for borrowed money		130
Mortgage indebtedness		810
Other liabilities		207
Total Liabilities		18,460

EQUITY CAPITAL

Common stock	1,248
Surplus	831
Undivided profits	-215
Total Equity Capital	1,864
Total Liabilities and Equity Capital	20,324

ATM facility: Marina del Rey.

Bank of Monrovia

Incorporated June 29, 1983

100 East Huntington Drive, Monrovia 91016 **Tel. (818) 303-4661**

Principal officers: William B. Waddell, President & Cheif Executive Officer; Melinda T. Malone, Senior Vice President & Cashier; L. Michael Mullally, Vice President.

Directors: Fred E. Bowden, H.Russell Cross, William E. Faith, Hans Herzig, Lathrop G. Hoffman, William T. Ryan, Detro H. Sells, William B. Waddell.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		7,375
Federal funds sold, etc.		1,400
Loans (excluding unearned income)	2,306	
LESS: Reserve for possible loan losses	7	
Loans (net)		2,299
Bank premises, furniture and fixtures		279
Other assets		78
Total Assets		11,431

LIABILITIES

Demand deposits (IPC)		1,418
Time and savings deposits (IPC)		8,046
Certified and officers checks		165
Total Domestic Deposits	9,629	
Demand deposits	1,583	
Time and savings deposits	8,046	
Total Domestic and Foreign Deposits		9,629
Other liabilities		48
Total Liabilities		9,677

EQUITY CAPITAL

Common stock		2,061
Undivided profits		-307
Total Equity Capital		1,754
Total Liabilities and Equity Capital		11,431

The Bank of Montecito

Incorporated July 23, 1974

1106 Coast Village Rd., Montecito 93108 **Tel: (805) 963-7511**

Principal Officers: Clarence E. Minnerly, Chairman of the Board; Michael Towbes, Chief Executive Officer; J. Thomas Fly, President; D.J. Savage, Senior Vice President and Cashier.

Directors: George R. Bliss, Jr., A. Brooks Firestone, J. Thomas Fly, Eldon H. Haskell, Robert A. Huttenback, Peter Jordano, Marian Koonce, Clarence Minnerly, Gerald B. Parent, Michael Towbes.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		8,118
U. S. Treasury securities		3,195
Obligations of States and political subdivisions		4,583
Federal funds sold, etc.		3,710
Loans (excluding unearned income)	56,635	
LESS: Reserve for possible loan losses	600	
Loans (net)		56,035
Bank premises, furniture and fixtures		3,184
Other assets		1,082
Total Assets		79,907

LIABILITIES

Demand deposits (IPC)		16,737
Time and savings deposits (IPC)		52,491
Deposits of U.S. Government		224
Deposits of States and municipalities		2,500
Certified and officers checks		552
Total Domestic Deposits	72,504	
Demand deposits	17,513	
Time and savings deposits	54,991	
Total Domestic and Foreign Deposits		72,504
Mortgage indebtedness		815
Other liabilities		1,679
Total Liabilities		74,998
Subordinated notes and debentures		337

EQUITY CAPITAL

Common stock	3,031
Surplus	206
Undivided profits	1,335
Total Equity Capital	4,572
Total Liabilities and Equity Capital	79,907

Branch offices (3): Goleta, Santa Barbara (2).
ATM Facilities (2): Santa Barbara (2).
Extension of banking office: Santa Barbara.

Bank of Montreal (California)

Incorporated June 10, 1918

425 California St., San Francisco 94104 **Tel: (415) 391-8060**

Principal Officers: Calvin R. Myers, President; Keith R. Rydberg, Vice President and Cashier; Consuelo Banaga, Controller; Peter Roxborough, Loan Administrator and Secretary.

Directors: James J. Byrnes, Fred McNeil, Calvin R. Myers, Michael R.P. Rayfield.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		8
Obligations of States and political subdivisions		2,669
Federal funds sold, etc.		36,500
Loans (excluding unearned income)		
LESS: Reserve for possible loan losses		
Loans (net)		
Bank premises, furniture and fixtures		200
Other assets		892
Total Assets		40,269

LIABILITIES

Time and savings deposits (IPC)		749
Deposits of commercial banks		199
Certified and officers checks		73
Total Domestic Deposits	1,021	
Demand deposits	272	
Time and savings deposits	749	
Total Domestic and Foreign Deposits		1,021
Other liabilities		704
Total Liabilities		1,725

EQUITY CAPITAL

Common stock	2,500
Surplus	7,500
Undivided profits	28,544
Total Equity Capital	38,544
Total Liabilities and Equity Capital	40,269

Parent company: Bank of Montreal, Montreal, Canada.
Branch office: Los Angeles.
Extension of banking office: San Francisco.

Bank of Newport

Incorporated December 22, 1971

Coast Highway at Avocado, Newport Beach 92660 Tel: (714) 760-6000

Principal Officers: Ronald L. Rodgers, President and Chief Executive Officer; Richard B. Miller, Richard P. Ritter, Executive Vice Presidents; Dennis L. Voyles, Senior Vice President and Manager; Joseph G. Flores, Daniel L. Thomas, Senior Vice Presidents.

Directors: William C. Baker, William S. Lund, William S. Messenger, Richard B. Miller, E.O. Rodeffer, Ronald L. Rodgers, Alan I. Rothenberg, Cecil H. Shirar.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		9,901
U. S. Treasury securities		737
Obligations of U.S. Gov't agencies, etc.		6,244
Obligations of States and political subdivisions		4,568
Corporate stock		190
Federal funds sold, etc.		4,000
Loans (excluding unearned income)	106,318	
LESS: Reserve for possible loan losses	1,074	
Loans (net)		105,244
Direct lease financing		4,449
Bank premises, furniture and fixtures		13,579
Other real estate owned		9,472
Other assets		4,146
Total Assets		162,530

LIABILITIES

Demand deposits (IPC)		29,997
Time and savings deposits (IPC)		94,289
Deposits of U.S. Government		63
Deposits of States and municipalities		4,500
Certified and officers checks		1,752
Total Domestic Deposits	130,601	
Demand deposits	31,812	
Time and savings deposits	98,789	
Total Domestic and Foreign Deposits		130,601
Federal funds purchased, etc.		2,356
Other liabilities for borrowed money		579
Mortgage indebtedness		7,291
Other liabilities		4,535
Total Liabilities		145,362
Subordinated notes and debentures		2,400

EQUITY CAPITAL

Common stock		3,362
Surplus		3,530
Undivided profits		7,876
Total Equity Capital		14,768
Total Liabilities and Equity Capital		162,530

Subsidiary: Realport Corp.
Branch offices (2): Newport Beach (2).
Extension of banking office: Newport Beach.

The Bank of Northern California

Incorporated November 3, 1982

1631 North First Street, San Jose 95112 **Tel: (408) 998-7171**

Principal officers: Robert W. Dickson, President and Chief Executive Officer; Dean Chaix, Senior Vice President and Senior Lending Officer; Joseph Vasquez, Senior Vice President and Chief Financial Officer; James J. Jeisel, Vice President and Commercial Lending Officer.

Directors: John M. Allen, Robert W. Dickson, Edward H. Downer, James R. Grube, Lawrence R. Holmes, Grady L. Jeter, Lawrence E. Okun, Bernard R. Panella.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,744
Federal funds sold, etc.		1,500
Loans (excluding unearned income)	13,744	
LESS: Reserve for possible loan losses	200	
Loans (net)		13,544
Bank premises, furniture and fixtures		346
Other assets		252
Total Assets		18,386

LIABILITIES

Demand deposits (IPC)		3,123
Time and savings deposits (IPC)		11,697
Deposits of States and municipalities		200
Certified and officers checks		199
Total Domestic Deposits	15,219	
Demand deposits	3,322	
Time and savings deposits	11,897	
Total Domestic and Foreign Deposits		15,219
Other liabilities for borrowed money		750
Other liabilities		191
Total Liabilities		16,160

EQUITY CAPITAL

Common stock	1,800
Surplus	1,200
Undivided profits	-774
Total Equity Capital	2,226
Total Liabilities and Equity Capital	18,386

Parent company: Orange Bancorp.

Bank of Oakland

Incorporated August 24, 1981

360 - 14th Street, Oakland 94612 **Tel: (415) 763-8486**

Principal officers: Don J. Bergeret, President & Chief Executive Officer; T.W. Thompson, Vice President, Manager; Linda Lewis, Assistant Vice President & Senior Operations Officer; Mitra Ghovanloo-Ghajar, Interim Cashier.

Directors: Clyde 'Buzz' Gibb, Miguel Guerrero, Joe LeBlanc, Donny Livingston, Richard J. Monroe, Earl Robinson, Darlene Smith, George Wilson, Odell Sylvester, Amir Zandvakili.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,506
U. S. Treasury securities		508
Obligations of U.S. Gov't agencies, etc.		2,303
Loans (excluding unearned income)	9,698	
LESS: Reserve for possible loan losses	150	
Loans (net)		9,593
Direct lease financing		23
Bank premises, furniture and fixtures		250
Other assets		235
Total Assets		15,418

LIABILITIES

Demand deposits (IPC)		4,137
Time and savings deposits (IPC)		9,309
Deposits of U.S. Government		19
Certified and officers checks		317
Total Domestic Deposits	13,782	
Demand deposits	4,473	
Time and savings deposits	9,309	
Total Domestic and Foreign Deposits		13,782
Other liabilities		62
Total Liabilities		13,844

EQUITY CAPITAL

Common stock		1,563
Surplus		1,000
Undivided profits		-989
Total Equity Capital		1,574
Total Liabilities and Equity Capital		15,418

The Bank of Orange County

Established May 28, 1980

10101 Slater Ave., Fountain Valley 92708 **Tel: (714) 964-6607**

Principal Officers: Edward H. Downer, President & Chief Executive Officer; Sherry L. Findlay, Chief Financial Officer.

Directors: Jack G. Abifadel, Rudolph C. Baldoni, Marta Bhathal, John C. Brown, M.D., Edward H. Downer, John Ferrara, Peggy L. Holley, Mohan Roy.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		4,765
U. S. Treasury securities		192
Federal funds sold, etc.		3,300
Loans (excluding unearned income)	37,344	
LESS: Reserve for possible loan losses	400	
Loans (net)		36,944
Bank premises, furniture and fixtures		1,652
Other real estate owned		1,500
Other assets		949
Total Assets		49,302

LIABILITIES

Demand deposits (IPC)		13,761
Time and savings deposits (IPC)		30,665
Deposits of States and municipalities		700
Deposits of commercial banks		1,000
Certified and officers checks		499
Total Domestic Deposits	46,625	
Demand deposits	14,260	
Time and savings deposits	32,365	
Total Domestic and Foreign Deposits		46,625
Other liabilities		424
Total Liabilities		47,049

EQUITY CAPITAL

Common stock		3,381
Surplus		200
Undivided profits		-1,328
Total Equity Capital		2,253
Total Liabilities and Equity Capital		49,302

Parent company: Orange Bancorp.
Branch office: Culver City.
ATM facility: Fountain Valley.

Bank of Palm Springs

Incorporated August 4, 1978

601 E. Tahquitz-McCallum Way, Palm Springs 92262 Tel: (619) 323-4241

Principal Officers: Robert A. Barley, President & Chief Executive Officer; Reed A. Mohney, James E. Steiner, Senior Vice Presidents; Donald J. Ladner, Vice President & Cashier.

Directors: Robert Fey, Roy Fey, Jerry Golden, John Gomes, James Greenbaum, Earl A. Himovitz, Robert Rose, James Schlecht.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		12,245
U. S. Treasury securities		200
Obligations of U.S. Gov't agencies, etc.		7,414
Obligations of States and political subdivisions		1,809
Federal funds sold, etc.		5,000
Loans (excluding unearned income)	47,248	
LESS: Reserve for possible loan losses	636	
Loans (net)		46,612
Bank premises, furniture and fixtures		3,393
Other real estate owned		484
Other assets		914
Total Assets		78,071

LIABILITIES

Demand deposits (IPC)		22,477
Time and savings deposits (IPC)		44,755
Deposits of U.S. Government		8
Deposits of States and municipalities		3,322
Certified and officers checks		824
Total Domestic Deposits	71,386	
Demand deposits	23,309	
Time and savings deposits	48,077	
Total Domestic and Foreign Deposits		71,386
Other liabilities		1,501
Total Liabilities		72,887

EQUITY CAPITAL

Common stock		3,014
Surplus		1,359
Undivided profits		811
Total Equity Capital		5,184
Total Liabilities and Equity Capital		78,071

Branch office: Rancho Mirage.
Place of business: Los Angeles.

Bank of Paradise

Incorporated January 15, 1981

5875 Clark Road, Paradise 95969 **Tel: (916) 877-2265**

Principal Officers: Richard C. Seeba, President & Chief Executive Officer; C.R. Howard, Vice President, Cashier; Lynn Thoms, Assistant Vice President; Gayle Beerends, Operations.

Directors: L. Otis Bethard, Frank Cosgrove, Eugene Even, Kevin Fischer, Roland Holt, Gerald Kelleher, Arch Marjama, Jerry Keyawa, Rodney Kopsa, D. Larry Miller, Adele M. Perry, Carl Rickards, Jr., Robert Schaffer, Stephen B. Stone.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,994
Obligations of U.S. Gov't agencies, etc.		4,100
Obligations of States and political subdivisions		518
Federal funds sold, etc.		4,000
Loans (excluding unearned income)	14,324	
LESS: Reserve for possible loan losses	144	
Loans (net)		14,180
Bank premises, furniture and fixtures		681
Other assets		958
Total Assets		27,431

LIABILITIES

Demand deposits (IPC)		3,405
Time and savings deposits (IPC)		20,059
Deposits of U.S. Government		2
Deposits of States and municipalities		615
Certified and officers checks		273
Total Domestic Deposits	24,354	
Demand deposits	3,680	
Time and savings deposits	20,674	
Total Domestic and Foreign Deposits		24,354
Acceptances executed and outstanding		120
Other liabilities		340
Total Liabilities		24,814

EQUITY CAPITAL

Common stock	1,125
Surplus	1,175
Undivided profits	317
Total Equity Capital	2,617
Total Liabilities and Equity Capital	27,431

Branch office: Magalia.

The Bank of Pleasanton

Established March 9, 1984

555 Peters Avenue, Pleasanton 94566 Tel. (415) 462-2265

Principal Officers: Al Van Veldhuizen, President & Chief Executive Officer; Larry M. Lindsey, Executive Vice President; L.S. Santa Maria, Vice President & Cashier.

Directors: Frank Capilla, James E. Dahl, Allan D. Fisher, R. Leanoard Herberth, Ralph Luhl, Jerry Lemm, Larry M. Lindsey, Larry Osborne, Franklyn D. Smith, Ron Teutsch, Paul Thomsen, Al Van Veldhuizen.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		3,677
U. S. Treasury securities		179
Obligations of U.S. Gov't agencies, etc.		1,108
Corporate stock		90
Federal funds sold, etc.		400
Loans (excluding unearned income)	11,900	
LESS: Reserve for possible loan losses	50	
Loans (net)		11,850
Bank premises, furniture and fixtures		547
Other assets		212
Total Assets		18,063

LIABILITIES

Demand deposits (IPC)		4,067
Time and savings deposits (IPC)		10,325
Deposits of U.S. Government		10
Deposits of States and municipalities		102
Certified and officers checks		644
Total Domestic Deposits	15,148	
Demand deposits	4,721	
Time and savings deposits	10,427	
Total Domestic and Foreign Deposits		15,148
Other liabilities		85
Total Liabilities		15,233

EQUITY CAPITAL

Common stock	1,500
Surplus	1,500
Undivided profits	-170
Total Equity Capital	2,830
Total Liabilities and Equity Capital	18,063

Parent company: Mission Valley Bancorp.

The Bank of Rancho Bernardo

Incorporated October 21, 1980

11717 Bernardo Plaza Court, San Diego 92128 **Tel: (714) 451-2265**

Principal Officers: Jack R. Carter, Chairman of the Board; Alan L. Douglas, President; Philip Kahn, Jr., Vice President & Cashier; Carl R. Kruse, Vice President & Senior Loan Officer; William T. Eierman, Vice President, Business Development.

Directors: Jack R. Carter, Alan L. Douglas, J. Welsey Fry, Adelito M. Gale, Philip Kahn, Jr., Eduardo Lopez, Richard G. Rumney, Doris J. Schultz, Barbara G. Warden, Edward J. Wuchner, M.D.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,338
Obligations of U.S. Gov't agencies, etc.		3,100
Federal funds sold, etc.		1,422
Loans (excluding unearned income)	19,424	
LESS: Reserve for possible loan losses	180	
Loans (net)		19,244
Bank premises, furniture and fixtures		1,891
Other real estate owned		305
Other assets		352
Total Assets		31,652

LIABILITIES

Demand deposits (IPC)		5,753
Time and savings deposits (IPC)		20,416
Deposits of U.S. Government		21
Deposits of States and municipalities		1,700
Deposits of commercial banks		700
Certified and officers checks		368
Total Domestic Deposits	28,958	
Demand deposits	6,142	
Time and savings deposits	22,816	
Total Domestic and Foreign Deposits		28,958
Other liabilities		199
Total Liabilities		29,157

EQUITY CAPITAL

Common stock		1,250
Surplus		1,250
Undivided profits		-5
Total Equity Capital		2,495
Total Liabilities and Equity Capital		31,652

Bank of Redlands

Incorporated August 1, 1974

200 East Citrus Ave., Redlands 92373 **Tel: (714) 793-7575**

Principal Officers: Leroy Hansberger, Chairman of the Board; W.F. Blatnick, President and Chief Executive Officer; Stan Lemmond, Senior Vice President; Sam Patane, Senior Vice President, Loan Administration; Al Berning, Vice President and Cashier.

Directors: W.F. Blatnick, J. William Hager, Leroy Hansberger, Paul J. Hubbs, Anthony Jacinto, Jr., Cortland Kuehnert, Stan Lemmond, Stephen K. Nicks, Terrill L. Spoor.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		13,595
U. S. Treasury securities		1,099
Obligations of U.S. Gov't agencies, etc.		1,012
Obligations of States and political subdivisions		13,469
Loans (excluding unearned income)	73,901	
LESS: Reserve for possible loan losses	1,547	
Loans (net)		72,354
Direct lease financing		3,183
Bank premises, furniture and fixtures		3,074
Other real estate owned		2,516
Investments in unconsolidated subsidiaries		579
Other assets		2,239
Total Assets		113,120
LIABILITIES		
Demand deposits (IPC)		29,280
Time and savings deposits (IPC)		67,560
Deposits of U.S. Government		64
Deposits of States and municipalities		4,875
Certified and officers checks		1,559
Total Domestic Deposits	103,338	
Demand deposits	30,903	
Time and savings deposits	72,435	
Total Domestic and Foreign Deposits		103,338
Federal funds purchased, etc.		120
Mortgage indebtedness		501
Other liabilities		2,088
Total Liabilities		106,047
EQUITY CAPITAL		
Common stock		1,299
Surplus		2,124
Undivided profits		3,650
Total Equity Capital		7,073
Total Liabilities and Equity Capital		113,120

Subsidiary of Bank (1): Redlands Mortgage Company. Branch offices (3): Fontana, San Bernardino, Yucaipa. Extension of banking office (2): Redlands (2).

Bank of Rio Vista

Incorporated April 12, 1904

101 Main St., Rio Vista 94571 Tel: (707) 374-5711

Principal Officers: Wallace McCormack, Chairman of the Board and President; George Cruickshank, Vice President, Cashier, Secretary and Treasurer; F.W. Trites, Vice President.

Directors: George Cruickshank, Darrell R. Ferreira, Albert M. Jongeneel, Joe Lopes, Douglas McCormack, Thomas McCormack, Wallace McCormack.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,222
U. S. Treasury securities		10,331
Obligations of States and political subdivisions		4,299
Federal funds sold, etc.		8,000
Loans (excluding unearned income)	17,118	
LESS: Reserve for possible loan losses	120	
Loans (net)		16,998
Bank premises, furniture and fixtures		987
Other assets		896
Total Assets		43,733

LIABILITIES

Demand deposits (IPC)		6,694
Time and savings deposits (IPC)		28,876
Deposits of U.S. Government		16
Deposits of States and municipalities		1,884
Certified and officers checks		237
Total Domestic Deposits	37,707	
Demand deposits	7,089	
Time and savings deposits	30,618	
Total Domestic and Foreign Deposits		37,707
Other liabilities for borrowed money		270
Other liabilities		813
Total Liabilities		38,790

EQUITY CAPITAL

Common stock		400
Surplus		1,600
Undivided profits		2,943
Total Equity Capital		4,943
Total Liabilities and Equity Capital		43,733

Extenion of banking office: Rio Vista.

Bank of Salinas

Incorporated August 6, 1982

301 So. Main Street, Salinas 93901 **Tel: (408) 422-6642**

Principal Officers: Edward L. Evans, Chairman of the Board & Administrative Officer; G. Nick Ventimiglia, President & Chief Executive Officer; Dennis R. Foss, Executive Vice President & Chief Financial Officer; Howard R. Barkley, Jr., Vice President-Loans.

Directors: Andrew E. Ausonio, C. Edward Boutonnet, Bradford G. Crandall, Roger G. Emanuel, Edward L. Evans, Warren D. Goldman, Richard C. Green, Duncan L. McCarter, Robert Meyer, Robert M. Mraule, D.D.S., M.D., Nick Ventimiglia.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		8,397
Obligations of U.S. Gov't agencies, etc.		4,509
Loans (excluding unearned income)	44,076	
LESS: Reserve for possible loan losses	439	
Loans (net)		43,637
Bank premises, furniture and fixtures		808
Other assets		758
Total Assets		58,109

LIABILITIES

Demand deposits (IPC)		11,948
Time and savings deposits (IPC)		36,251
Deposits of U.S. Government		64
Deposits of States and municipalities		3,078
Certified and officers checks		737
Total Domestic Deposits	52,078	
Demand deposits	12,749	
Time and savings deposits	39,329	
Total Domestic and Foreign Deposits		52,078
Mortgage indebtedness		264
Other liabilities		449
Total Liabilities		52,791

EQUITY CAPITAL

Common stock	3,892
Surplus	1,455
Undivided profits	-29
Total Equity Capital	5,318
Total Liabilities and Equity Capital	58,109

Bank of San Bernardino

Incorporated June 19, 1983

505 West Second Street, San Bernardino 92401 **Tel. (714) 888-2265**

Principal officers: Patrick W. Norvall, President & Chief Executive Officer; Fred O. Scarsella, Executive Vice President; C. James Crowell, Senior Vice President & Cashier.

Directors: Leo Amendt, D. William Bader, Neal T. Baker, John E. Duckworth, Rene J. Jacober, John R. Livacich, John Riddell, John C. Stubblefield, John L. Werner, M.D.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,996
U. S. Treasury securities		195
Federal funds sold, etc.		575
Loans (excluding unearned income)	7,504	
LESS: Reserve for possible loan losses	46	
Loans (net)		7,458
Bank premises, furniture and fixtures		792
Other assets		114
Total Assets		15,130

LIABILITIES

Demand deposits (IPC)		2,420
Time and savings deposits (IPC)		8,356
Deposits of U.S. Government		6
Deposits of States and municipalities		400
Certified and officers checks		171
Total Domestic Deposits	11,353	
Demand deposits	2,597	
Time and savings deposits	8,756	
Total Domestic and Foreign Deposits		11,353
Other liabilities for borrowed money		241
Other liabilities		98
Total Liabilities		11,692

EQUITY CAPITAL

Common stock	1,932
Surplus	1,895
Undivided profits	-389
Total Equity Capital	3,438
Total Liabilities and Equity Capital	15,130

Bank of San Clemente

Established April 18, 1975

300 So. El Camino Real, San Clemente 92672 **Tel: (714) 492-8100**

Principal Officers: Franklin J. Dimino, Chairman of the Board; Richard C. Lewis, President and Chief Executive Officer; Robert Kihm, Senior Vice President and Chief Financial Officer; J. Rovert Shelland, Senior Vice President and Chief Credit Officer; Robert Kihm, Senior Vice President & Chief Financial Officer; Janet Lohrman, Assistant Vice President and Cashier.

Directors: Kenneth R. Brooks, Ray J. Campbell, Franklin J. Dimino, Warren Hopkins, Richard C. Lewis, Norman L. McAdoo, Ray J. McCaslin, Lawrence A. Williams.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		3,687
U. S. Treasury securities		2,201
Obligations of U.S. Gov't agencies, etc.		1,516
Obligations of States and political subdivisions		301
Federal funds sold, etc.		3,700
Loans (excluding unearned income)	35,519	
LESS: Reserve for possible loan losses	941	
Loans (net)		34,578
Direct lease financing		2,160
Bank premises, furniture and fixtures		2,070
Other real estate owned		1,662
Other assets		1,028
Total Assets		52,903

LIABILITIES

Demand deposits (IPC)		10,037
Time and savings deposits (IPC)		34,855
Deposits of U.S. Government		21
Deposits of States and municipalities		3,008
Deposits of commercial banks		200
Certified and officers checks		906
Total Domestic Deposits	49,027	
Demand deposits	10,964	
Time and savings deposits	38,063	
Total Domestic and Foreign Deposits		49,027
Federal funds purchased, etc.		274
Mortgage indebtedness		415
Other liabilities		495
Total Liabilities		50,211

EQUITY CAPITAL

Common stock	886
Surplus	1,225
Undivided profits	581
Total Equity Capital	2,692
Total Liabilities and Equity Capital	52,903

Parent company: San Clemente Bancorp.
Branch office: San Clemente.

The Bank of San Diego

Incorporated September 19, 1978

225 Broadway, San Diego 92101 **Tel: (619) 237-5300**

Principal Officers: E. Lynn Caswell, President and Chief Executive Officer; Alan B. Lord, Donald A. Levi, Executive Vice Presidents; John D. Gonnerman, Senior Vice President and Cashier; Daniel Abbot, Richard A. Dziezyk, Carl Patsko, Senior Vice Presidents.

Directors: James S. Brown, E. Lynn Caswell, C. B. M. Chapman, Ward W. Deems, Lowell G. Hallock, Thomas E. Hom, Alan B. Lord, Arlington Ray Robbins, Edward Streicher, Robert E. Townsend.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		24,205
U. S. Treasury securities		11,562
Obligations of U.S. Gov't agencies, etc.		4,983
Obligations of States and political subdivisions		4,112
Federal funds sold, etc.		135
Loans (excluding unearned income)	138,431	
LESS: Reserve for possible loan losses	3,128	
Loans (net)		135,303
Direct lease financing		24
Bank premises, furniture and fixtures		5,316
Other real estate owned		334
Other assets		3,061
Total Assets		189,035

LIABILITIES

Demand deposits (IPC)		48,879
Time and savings deposits (IPC)		112,787
Deposits of U.S. Government		521
Deposits of States and municipalities		13,764
Deposits of commercial banks		541
Certified and officers checks		3,102
Total Domestic Deposits	179,594	
Demand deposits	64,207	
Time and savings deposits	115,387	
Total Domestic and Foreign Deposits		179,594
Federal funds purchased, etc.		135
Other liabilities		1,359
Total Liabilities		181,088

EQUITY CAPITAL

Common stock	6,297
Undivided profits	1,650
Total Equity Capital	7,947
Total Liabilities and Equity Capital	189,035

Parent company: BSD Bancorp, Inc.
Branch offices (4): Carlsbad, La Mesa, San Diego (2).
Extension of banking office: San Diego.

The Bank of San Diego—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	48,820
(b) Stocks	40,667
(c) Real Estate Loans	9,694
(d) Other Loans	26,383
(e) Real Estate	2,723
(g) Miscellaneous	53,585
Time Deposits:	
(a) Own Bank	35,366
(b) Other Banks	26,702
Demand Deposits:	
(b) Other Banks	983
Advances or Overdrafts	-311
Total Assets	244,612

LIABILITIES

Fiduciary Accounts:	
(b) Personal Living Trusts	4,155
(c) Employee Benefit Trusts	234,160
(d) Collective Investment Funds	294
(e) Less units of Collective Investment Funds	-294
Total Fiduciary Accounts	238,315
Agency,Safekeeping,Custodian, and Escrow Accounts	6,297
Total Liabilities	244,612
Market value-Securities deposited with State Treasurer: Private	400

The Bank of San Francisco

Incorporated September 15, 1978

220 Sansome St., 2nd Floor, San Francisco 94104 Tel: (415) 781-7810

Principal Officers: Don Richards Stephens, Chairman of the Board; Donald L. Eiland, Chief Executive Officer; Edward P. Press, President; John J. Cortis, Executive Vice President; Steve Jorgensen, Senior Vice President.

Directors: Donna Miller Casey, Donald L. Eiland, David R. Holbrooke, M.D., William J. Rosetti, Don Richards Stephens, Roger O Walther.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		19,251
U. S. Treasury securities		958
Obligations of States and political subdivisions		584
Corporate stock		93
Federal funds sold, etc.		2,230
Loans (excluding unearned income)	64,821	
LESS: Reserve for possible loan losses	774	
Loans (net)		64,047
Direct lease financing		1,263
Bank premises, furniture and fixtures		1,434
Other assets		1,106
Total Assets		90,966

LIABILITIES

Demand deposits (IPC)		16,452
Time and savings deposits (IPC)		60,925
Deposits of U.S. Government		42
Certified and officers checks		3,998
Total Domestic Deposits	81,417	
Demand deposits	20,492	
Time and savings deposits	60,925	
Total Domestic and Foreign Deposits		81,417
Federal funds purchased, etc.		2,025
Other liabilities		1,697
Total Liabilities		85,139

EQUITY CAPITAL

Common stock	3,260
Surplus	1,073
Undivided profits	1,494
Total Equity Capital	5,827
Total Liabilities and Equity Capital	90,966

Parent company: Bank of San Francisco Holding Co.
Subsidiary: Bank of San Francisco Realty Investors.
Branch office: San Francisco.

Bank of San Pedro

Incorporated April 1, 1974

250 West Fifth St., San Pedro 90731 **Tel: (213) 548-1281**

Principal Officers: Peter Mandia, Chairman of the Board; Lance D. Oak, President; Scott K. Merrill, Senior Vice President, Operations; James W. Shepperd, Senior Vice President & Chief Financial Officer.

Directors: Thomas B. Jankovich, Thomas J. Jankovich, Peter Mandia, Bill A. Moller, Lance D. Oak, Steven G. Podesta.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		12,929
U. S. Treasury securities		2,107
Obligations of U.S. Gov't agencies, etc.		5,004
Obligations of States and political subdivisions		652
Corporate stock		10
Loans (excluding unearned income)	55,644	
LESS: Reserve for possible loan losses	480	
Loans (net)		55,164
Direct lease financing		6,637
Bank premises, furniture and fixtures		4,308
Other real estate owned		396
Other assets		4,192
Total Assets		91,399

LIABILITIES

Demand deposits (IPC)		21,182
Time and savings deposits (IPC)		56,667
Deposits of U.S. Government		312
Certified and officers checks		3,560
Total Domestic Deposits	81,721	
Demand deposits	25,054	
Time and savings deposits	56,667	
Total Domestic and Foreign Deposits		81,721
Federal funds purchased, etc.		1,115
Mortgage indebtedness		116
Other liabilities		3,289
Total Liabilities		86,241

EQUITY CAPITAL

Common stock	1,930
Surplus	1,774
Undivided profits	1,454
Total Equity Capital	5,158
Total Liabilities and Equity Capital	91,399

Subsidiaries: BSP Capital Corporation, BSP Development Corporation.
Branch offices (4): Gardena, Long Beach, San Pedro (2).
ATM facility: Harbor City.
Extension of banking offices (2): San Pedro (2).

Bank of Santa Clara

Incorporated February 22, 1973

2027 El Camino Real, Santa Clara 95052 **Tel: (408) 249-5900**

Principal Officers: Philip S. Sanfilippo, Chairman of the Board; Harry Goodfriend, Vice Chairman; Ronald D. Reinartz, Chief Executive Officer; William J. Scilacci, President; Judith Bambury, Administrative Vice President; John Milsap, Vice President & Cashier; E.L. Morgan, Jr., Doris Workman, Vice Presidents.

Directors: Louis F. Boitano, A. Stanley Chinchen, Charles J. Dirksen, Harry Goodfriend, Gerald R. Graham, Robert Kenyon Gustke, Louis Mariani, Ronald D. Reinartz, Philip S. Sanfilippo, William J. Scilacci, Donald R. Von Raesfeld, Thaddeus John Whalen, Jr..

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		6,660
U. S. Treasury securities		2,051
Obligations of U.S. Gov't agencies, etc.		5,205
Obligations of States and political subdivisions		4,319
Federal funds sold, etc.		1,000
Loans (excluding unearned income)	40,456	
LESS: Reserve for possible loan losses	310	
Loans (net)		40,146
Bank premises, furniture and fixtures		1,182
Other assets		766
Total Assets		61,329

LIABILITIES

Demand deposits (IPC)		19,756
Time and savings deposits (IPC)		35,275
Deposits of U.S. Government		190
Certified and officers checks		1,293
Total Domestic Deposits	56,514	
Demand deposits	21,239	
Time and savings deposits	35,275	
Total Domestic and Foreign Deposits		56,514
Federal funds purchased, etc.		7
Other liabilities		505
Total Liabilities		57,026

EQUITY CAPITAL

Common stock		2,002
Surplus		1,691
Undivided profits		610
Total Equity Capital		4,303
Total Liabilities and Equity Capital		61,329

Branch offices (4): Milpitas, San Jose, Santa Clara, Sunnyvale.
Place of business: Santa Clara.

Bank of Santa Maria

Incorporated June 27, 1977

2739 Santa Maria Way, Santa Maria 93455 **Tel: (805) 937-8551**

Principal Officers: William A. Hares, President; Donald W. Lemke, David Verlheist, Senior Vice Presidents.

Directors: Armand Acosta, Richard E. Adam, Fred L. Crandall, Jr., A. J. Diani, James I. Hare, William A. Hares, Roger A. Ikola, Rodney S. Melville, Toshiharu Nishino, Joseph Sesto, Jr., William L. Snelling, Mitsuo Taniguchi, Joseph F. Ziemba.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		6,312
Obligations of U.S. Gov't agencies, etc.		7,550
Obligations of States and political subdivisions		3,428
Federal funds sold, etc.		2,565
Loans (excluding unearned income)	39,040	
LESS: Reserve for possible loan losses	454	
Loans (net)		38,586
Bank premises, furniture and fixtures		2,968
Customers' liability on acceptances outstanding		42
Other assets		1,164
Total Assets		62,615

LIABILITIES

Demand deposits (IPC)		15,471
Time and savings deposits (IPC)		38,650
Deposits of States and municipalities		864
Certified and officers checks		779
Total Domestic Deposits	55,764	
Demand deposits	16,250	
Time and savings deposits	39,514	
Total Domestic and Foreign Deposits		55,764
Acceptances executed and outstanding		42
Other liabilities		1,172
Total Liabilities		56,978

EQUITY CAPITAL

Common stock	3,274
Undivided profits	2,363
Total Equity Capital	5,637
Total Liabilities and Equity Capital	62,615

Branch office: Santa Maria.

Bank of Stockton

Incorporated August 12, 1867

301 E. Miner Ave., Stockton 95202 **Tel: (209) 464-8781**

Principal Officers: Robert M. Eberhardt, President; Douglass M. Eberhardt, Executive Vice President; Roy C. Sanders, Senior Vice President and Secretary; Robert W. Friedberger, Vice President and Trust Officer; H.H. Harper, Senior Vice President and Treasurer; Donald H. Schock, Vice President and Cashier; Ray Robinson, Vice President and Controller; Ron Turner, Assistant Vice President and Auditor.

Directors: Mark S. Bray, Joseph P. Calcaterra, Jack E. Carter, Douglass M. Eberhardt, Robert M. Eberhardt, Robert E. Ferguson, H.H. Harper, Bud D. Klein, Roy C. Sanders, Ben C. Wallace, Jr.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		34,266
U. S. Treasury securities		40,750
Obligations of U.S. Gov't agencies, etc.		12,249
Obligations of States and political subdivisions		39,566
Corporate stock		2,215
Federal funds sold, etc.		6,000
Loans (excluding unearned income)	319,498	
LESS: Reserve for possible loan losses	9,153	
Loans (net)		310,345
Direct lease financing		1,587
Bank premises, furniture and fixtures		12,293
Other real estate owned		1,589
Other assets		9,496
Total Assets		470,356
LIABILITIES		
Demand deposits (IPC)		73,454
Time and savings deposits (IPC)		315,463
Deposits of U.S. Government		618
Deposits of States and municipalities		26,616
Deposits of commercial banks		323
Certified and officers checks		6,977
Total Domestic Deposits	423,451	
Demand deposits	81,557	
Time and savings deposits	341,894	
Total Domestic and Foreign Deposits		423,451
Federal funds purchased, etc.		285
Other liabilities for borrowed money		432
Other liabilities		7,977
Total Liabilities		432,145
EQUITY CAPITAL		
Common stock		1,500
Surplus		14,000
Undivided profits		9,075
Reserve for contingencies, etc.		13,636
Total Equity Capital		38,211
Total Liabilities and Equity Capital		470,356

Subsidiary: Stockton Building Company.
Branch offices (7): Lodi, Manteca, Pine Grove, Stockton (3), Tracy.

Bank of Stockton—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	16,392
(b) Stocks	22,593
(c) Real Estate Loans	3,628
(d) Other Loans	7,045
(e) Real Estate	10,607
(f) Savings and Loan, Other Thrift Deposits	614
(g) Miscellaneous	2,524
Time Deposits:	
(a) Own Bank	22,589
(b) Other Banks	532
Demand Deposits:	
(a) Own Bank	1,201
Agency,Safekeeping,Custodian, and Escrow Investments	51,784
Advances or Overdrafts	16
Total Assets	139,525

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	30,515
(b) Personal Living Trusts	24,603
(c) Employee Benefit Trusts	22,361
Total Fiduciary Accounts	77,479
Corporate Accounts	984
Agency,Safekeeping,Custodian, and Escrow Accounts	61,046
Due to Commercial Department, Advances or Overdrafts	16
Total Liabilities	139,525
Market value-Securities deposited with State Treasurer: Court	518
Market value-Securities deposited with State Treasurer: Private	217

Bank of the Ocean

Incorporated April 14, 1981

212 No. Clementine, Oceanside 92054 **Tel: (619) 722-1976**

Principal Officers: Robert F. Andrews, Chairman of the Board; Frederick Boroff, President; Howard Wing, Senior Vice President & Cashier; Allen K. Yasukochi, Secretary.

Directors: Robert F. Andrews, M.D., Frederick Boroff, Larry Greenspan, Neil R. Joebchen, M.D., James D.H. Koo, John J. Mamaux, Charles W. Martin, Irwin Sheldon, Allen K. Yasukochi.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		1,536
Obligations of U.S. Gov't agencies, etc.		1,001
Federal funds sold, etc.		757
Loans (excluding unearned income)	8,307	
LESS: Reserve for possible loan losses	-103	
Loans (net)		8,204
Bank premises, furniture and fixtures		197
Other real estate owned		359
Other assets		251
Total Assets		12,305

LIABILITIES

Demand deposits (IPC)		958
Time and savings deposits (IPC)		6,208
Deposits of U.S. Government		4
Deposits of States and municipalities		700
Deposits of commercial banks		2,200
Certified and officers checks		102
Total Domestic Deposits	10,172	
Demand deposits	1,064	
Time and savings deposits	9,108	
Total Domestic and Foreign Deposits		10,172
Other liabilities		88
Total Liabilities		10,260

EQUITY CAPITAL

Common stock		1,180
Surplus		1,147
Undivided profits		-282
Total Equity Capital		2,045
Total Liabilities and Equity Capital		12,305

Bank of the Orient

Incorporated May 26, 1970

233 Sansome St., San Francisco 94104 **Tel: (415) 781-6565**

Principal Officers: E.L. Go, Chairman of the Board; Clarence Poon, President; Leonard S. Berry, Vice President and Controller; Virginia M. Tong, Corporate Secretary; Robert Mitchell, Vice President and Cashier.

Directors: Anthony J. Damato, E. L. Go, Benjamin F. Greenough, Carl Hoag, Clarence Poon, Zeppelin W. Wong.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		21,128
U. S. Treasury securities		20,993
Obligations of States and political subdivisions		2,484
Corporate stock		25
Federal funds sold, etc.		34,100
Loans (excluding unearned income)	139,531	
LESS: Reserve for possible loan losses	658	
Loans (net)		138,873
Bank premises, furniture and fixtures		6,496
Other real estate owned		4,109
Customers' liability on acceptances outstanding		1,493
Other assets		3,987
Total Assets		233,688

LIABILITIES

Demand deposits (IPC)		25,977
Time and savings deposits (IPC)		169,046
Deposits of U.S. Government		95
Deposits of commercial banks		8,420
Certified and officers checks		2,433
Total Domestic Deposits	205,971	
Demand deposits	35,425	
Time and savings deposits	170,546	
Deposits in Foreign Offices		8,954
Total Domestic and Foreign Deposits		214,925
Federal funds purchased, etc.		1,000
Other liabilities for borrowed money		3
Acceptances executed and outstanding		1,493
Other liabilities		1,883
Total Liabilities		219,304

EQUITY CAPITAL

Common stock	10,050
Surplus	3,132
Undivided profits	1,202
Total Equity Capital	14,384
Total Liabilities and Equity Capital	233,688

Parent company: Orient Bancorporation.
Subsidiary: CFD Audit Associates.
Branch offices (4): Oakland, San Francisco (2), Guam.

Bank of the Sierra

Established January 19, 1978

90 N. Main St., Porterville 93257 **Tel: (209) 781-2525**

Principal Officers: James C. Holly, President and Chief Executive Officer; G. B. Small, Senior Vice President & Cashier; Kenneth E. Goodwin, Executive Vice President.

Directors: Fred Berger, Jr., Albert L. Berra, Robert Fields, Vernon Gill, James C. Holly, Walter Hooper, Vince Jurkovich, Donald McGregor, Howard Smith, Morris A. Tharp, Robert H. Tienken, Gordon T. Woods.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		4,847
U. S. Treasury securities		250
Obligations of U.S. Gov't agencies, etc.		3,780
Obligations of States and political subdivisions		345
Federal funds sold, etc.		2,320
Loans (excluding unearned income)	28,617	
LESS: Reserve for possible loan losses	287	
Loans (net)		28,330
Bank premises, furniture and fixtures		1,876
Other real estate owned		338
Investments in unconsolidated subsidiaries		254
Other assets		698
Total Assets		43,038

LIABILITIES

Demand deposits (IPC)		8,661
Time and savings deposits (IPC)		29,501
Deposits of U.S. Government		26
Deposits of States and municipalities		896
Certified and officers checks		480
Total Domestic Deposits	39,564	
Demand deposits	9,269	
Time and savings deposits	30,295	
Total Domestic and Foreign Deposits		39,564
Mortgage indebtedness		185
Other liabilities		489
Total Liabilities		40,238

EQUITY CAPITAL

Common stock	1,169
Surplus	1,072
Undivided profits	559
Total Equity Capital	2,800
Total Liabilities and Equity Capital	43,038

Subsidiary: Valley Foothill Funding, Inc.
Branch offices (2): Lindsay, Porterville.

Bank of the West

Incorporated December 20, 1978

180 Montgomery Street, San Francisco 94104 **Tel: (415) 765-4800**

Principal Officers: Francois de Lajugie, Chairman of the Board; Michel Larrouilh, President and Chief Executive Officer; Donald A. Pelton, Senior Executive Vice President; Stephen C. Glenn, Don J. McGrath, Executive Vice Presidents; Daniel C. Drace, Anthony Newton, Robert S. Raye, Senior Vice Presidents; Don L. Draper, Senior Vice President & Senior Trust Officer; Kevin Ames, Vice President & Controller; Bernard Brasseur, Risk Manager; Christian Lajoie, Chief Inspector.

Directors: Alain Briffod, Halsey C. Burke, Edouard Finot, Robert A. Fuhrman, Guy Hamon, Francois de Lajugie, George R. Langlois, Michel Larrouilh, Otis W. Mitchell, Emiel T. Nielsen, Jr., Ernest de la Ossa, Emmanuel Philippon, William R. Thomas, Jacques Wahl.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		86,121
U. S. Treasury securities		82,036
Obligations of U.S. Gov't agencies, etc.		36,218
Obligations of States and political subdivisions		26,198
Other bonds, notes, and debentures		5
Loans (excluding unearned income)	848,356	
LESS: Reserve for possible loan losses	10,132	
Loans (net)		838,224
Direct lease financing		106,597
Bank premises, furniture and fixtures		19,761
Other real estate owned		8,186
Customers' liability on acceptances outstanding		9,451
Other assets		46,442
Total Assets		1,259,239

LIABILITIES

Demand deposits (IPC)		209,067
Time and savings deposits (IPC)		742,183
Deposits of U.S. Government		2,148
Deposits of States and municipalities		77,270
Deposits of commercial banks		2,269
Certified and officers checks		17,025
Total Domestic Deposits	1,049,962	
Demand deposits	231,405	
Time and savings deposits	818,557	
Total Domestic and Foreign Deposits		1,049,962
Federal funds purchased, etc.		35,205
Other liabilities for borrowed money		20,614
Mortgage indebtedness		3,627
Acceptances executed and outstanding		9,451
Other liabilities		26,484
Total Liabilities		1,145,343

EQUITY CAPITAL

Common stock	27,121
Surplus	74,212
Undivided profits	12,563
Total Equity Capital	113,896
Total Liabilities and Equity Capital	1,259,239

Parent company: Banque Nationale de Paris; Paris, France.
Branch offices (40): Beverly Hills, Campbell (2), Cupertino, Fremont, Gilroy, Hayward, Los Altos, Los Angeles, Los Gatos, Menlo Park, Milpitas, Morgan Hill, Mountain View, Newport Beach, Oakland, Palo Alto, Salinas, San Jose (15), San Leandro, San Lorenzo, Santa Clara (2), Santa Cruz, Saratoga, Sunnyvale.
ATM facility: San Jose.
Place of Business: San Francisco.
Extension of banking office: San Jose.

Bank of the West—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	28,012
(b) Stocks	58,966
(c) Real Estate Loans	5,845
(d) Other Loans	7,138
(e) Real Estate	13,203
(f) Savings and Loan, Other Thrift Deposits	7,731
(g) Miscellaneous	14,156
Time Deposits:	
(a) Own Bank	3,886
(b) Other Banks	4,635
Demand Deposits:	
(a) Own Bank	688
Corporate Investments	53
Agency,Safekeeping,Custodian, and Escrow Investments	40,789
Advances or Overdrafts	105
Total Assets	185,207

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	27,869
(b) Personal Living Trusts	45,348
(c) Employee Benefit Trusts	68,584
(d) Collective Investment Funds	19,607
(e) Less units of Collective Investment Funds	-19,078
Total Fiduciary Accounts	142,330
Corporate Accounts	57
Agency,Safekeeping,Custodian, and Escrow Accounts	42,715
Due to Commercial Department, Advances or Overdrafts	105
Total Liabilities	185,207
Market value-Securities deposited with State Treasurer: Court	1,152
Market value-Securities deposited with State Treasurer: Private	149

Bank of Trade

Incorporated May 11, 1961

1001 Grant Ave., San Francisco 94133 **Tel: (415) 982-3570**

Principal Officers: Harold R. Arthur, President & Chief Executive Officer; Collin E. Fong, Vice President & Senior Loan Officer; James G. Thomson II, Vice President, International Division; Cheryl M. Wong, Vice President & Secretary; Nannette K. Louie, Vice President; Rodney A. Wong, Cashier; Philip C. Wang, Controller & Assistant Vice President; Gaspar E. Babtista, Operations Officer.

Directors: Harold R. Arthur, Gordon M. Bava, John K. L. Chan, John K. Y. Chow, Roland Gaw, Bie Chuan Ong, John W. Pearson, Che Wan Yao, Alon Yu.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		4,707
U. S. Treasury securities		1,004
Obligations of U.S. Gov't agencies, etc.		2,031
Other bonds, notes, and debentures		59
Federal funds sold, etc.		4,800
Loans (excluding unearned income)	19,312	
LESS: Reserve for possible loan losses	164	
Loans (net)		19,148
Bank premises, furniture and fixtures		146
Other real estate owned		71
Other assets		541
Total Assets		32,507

LIABILITIES

Demand deposits (IPC)		5,451
Time and savings deposits (IPC)		20,966
Deposits of U.S. Government		273
Deposits of States and municipalities		1,600
Deposits of commercial banks		3
Certified and officers checks		490
Total Domestic Deposits	28,783	
Demand deposits	6,181	
Time and savings deposits	22,602	
Total Domestic and Foreign Deposits		28,783
Mortgage indebtedness		23
Other liabilities		245
Total Liabilities		29,051

EQUITY CAPITAL

Common stock		2,485
Surplus		966
Undivided profits		5
Total Equity Capital		3,456
Total Liabilities and Equity Capital		32,507

Subsidiary: Trade Securities Corporation.

Bank of Walnut Creek

Established December 12, 1980

1400 Civic Drive, Walnut Creek 94596 **Tel: (415) 932-5353**

Principal Officers: James L. Ryan, President and Chief Executive Officer; Brian K. Garrett, Senior Vice President, Loans; Leland Wines, Vice President & Cashier.

Directors: Alice I. Applegate, John W. Fefley, Vance R. Haswell, Richard G. Hill, Reynold C. Johnson III, Craig Lazzareschi, Adrian F. Mendes, Edward R. Mielenz, John F. Nohr, James L. Ryan, John L. Winther.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		4,469
U. S. Treasury securities		1,182
Obligations of U.S. Gov't agencies, etc.		499
Obligations of States and political subdivisions		599
Federal funds sold, etc.		1,100
Loans (excluding unearned income)	33,029	
LESS: Reserve for possible loan losses	311	
Loans (net)		32,718
Bank premises, furniture and fixtures		596
Other assets		531
Total Assets		41,694
LIABILITIES		
Demand deposits (IPC)		7,539
Time and savings deposits (IPC)		28,857
Deposits of U.S. Government		82
Certified and officers checks		452
Total Domestic Deposits	36,930	
Demand deposits	8,073	
Time and savings deposits	28,857	
Total Domestic and Foreign Deposits		36,930
Other liabilities		709
Total Liabilities		37,639
EQUITY CAPITAL		
Common stock		3,562
Reserve for contingencies, etc.		493
Total Equity Capital		4,055
Total Liabilities and Equity Capital		41,694

Parent company: BWC Financial Corporation.
Branch office: Orinda.

Bank of Westminster

Incorporated February 7, 1979

8251 Westminster Ave., Westminster 92683 **Tel: (714) 891-4611**

Principal Officers: Charles A. Bonnett, M.D., Chairman of the Board; A. Paul Tomko, President; George W. Peterson, Executive Vice President; George C. Applegarth, Vice President.

Directors: Charles A. Bonnett, M.D., Frederick J. Hanshaw, George W. Peterson, Warren L. Rosendale, J. Wayne Stewart, A. Paul Tomko, Eddie H. Tsuruta.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,139
Obligations of U.S. Gov't agencies, etc.		1,701
Federal funds sold, etc.		1,300
Loans (excluding unearned income)	13,210	
LESS: Reserve for possible loan losses	185	
Loans (net)		13,025
Direct lease financing		5,789
Bank premises, furniture and fixtures		3,047
Other real estate owned		551
Other assets		690
Total Assets		28,242

LIABILITIES

Demand deposits (IPC)		5,939
Time and savings deposits (IPC)		17,062
Deposits of States and municipalities		1,058
Certified and officers checks		868
Total Domestic Deposits	24,927	
Demand deposits	6,874	
Time and savings deposits	18,053	
Total Domestic and Foreign Deposits		24,927
Other liabilities for borrowed money		347
Mortgage indebtedness		64
Other liabilities		316
Total Liabilities		25,654

EQUITY CAPITAL

Common stock		2,109
Undivided profits		479
Total Equity Capital		2,588
Total Liabilities and Equity Capital		28,242

Branch office: Huntington Beach.

Bank of Willits

Incorporated April 11, 1904

145 S. Main St., Willits 95490-0098 **Tel: (707) 459-5533**

Principal Officers: O.R. Archer, Chairman of the Board and President; Charles B. Mannon, Vice President; Rebecca Brown, Cashier, Mary S. Crothers, Assistant Vice President & Secretary-Treasurer.

Directors: O.R. Archer, Edward Berry, Cheryl Branson, Robert E. Harrah, Arthur H. Harwood, Charles B. Mannon.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		1,544
U. S. Treasury securities		2,839
Obligations of U.S. Gov't agencies, etc.		3,695
Obligations of States and political subdivisions		4,733
Federal funds sold, etc.		225
Loans (excluding unearned income)	19,226	
LESS: Reserve for possible loan losses	155	
Loans (net)		19,071
Bank premises, furniture and fixtures		444
Other real estate owned		468
Other assets		669
Total Assets		33,688

LIABILITIES

Demand deposits (IPC)		4,135
Time and savings deposits (IPC)		24,358
Deposits of U.S. Government		28
Deposits of States and municipalities		1,040
Certified and officers checks		572
Total Domestic Deposits	30,133	
Demand deposits	4,766	
Time and savings deposits	25,367	
Total Domestic and Foreign Deposits		30,133
Mortgage indebtedness		105
Other liabilities		282
Total Liabilities		30,520

EQUITY CAPITAL

Common stock	200
Surplus	1,300
Undivided profits	1,337
Reserve for contingencies, etc.	331
Total Equity Capital	3,168
Total Liabilities and Equity Capital	33,688

Subsidiary: Bank of Willits Building Corporation.
Branch office: Laytonville.

Bank of Woodland

Established January 10, 1983

120 W. Court Street, Woodland 95695 **Tel: (916) 661-1333**

Principal officers: Roger B. Kohlmeier, President & Chief Executive Officer; William C. Munson, Senior Vice President & Senior Loan Officer; Frank A. Wynn, Senior Vice President & Cashier.

Directors: Thomas S. Atkinson II, Robert L. Buttcane, W. Scott Carson III, Roger B. Kohlmeier, Milton Lee, Elmer McNece, Robert B. Nickum, James R. Ocheltree, Frederick J. Sobeck, M.D., G. William Streng, Arthur M. Traugh, Gary Wirth.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		3,392
U. S. Treasury securities		699
Obligations of U.S. Gov't agencies, etc.		600
Federal funds sold, etc.		3,900
Loans (excluding unearned income)	24,046	
LESS: Reserve for possible loan losses	170	
Loans (net)		23,876
Bank premises, furniture and fixtures		1,083
Other assets		321
Total Assets		33,871

LIABILITIES

Demand deposits (IPC)		2,827
Time and savings deposits (IPC)		24,749
Deposits of U.S. Government		6
Deposits of States and municipalities		273
Deposits of commercial banks		1,100
Certified and officers checks		254
Total Domestic Deposits	29,209	
Demand deposits	3,087	
Time and savings deposits	26,122	
Total Domestic and Foreign Deposits		29,209
Mortgage indebtedness		547
Other liabilities		427
Total Liabilities		30,183

EQUITY CAPITAL

Common stock	2,104
Surplus	1,443
Undivided profits	141
Total Equity Capital	3,688
Total Liabilities and Equity Capital	33,871

Branch office: Davis.

Bank of Yorba Linda

Established March 3, 1980

18206 Imperial Highway, Yorba Linda 92686 Tel: (714) 996-1800

Principal Officers: John C. Coelho, Chairman of the Board; Walter L. Hannen, President; Richard D. Wiedemann, Vice President & Chief Financial Officer.

Directors: Richard Aubrey, Roland E. Bigonger, John C. Coelho, Roger Glazer, Max J. Reynolds, Brent Wahlberg.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		9,319
Federal funds sold, etc.		2,600
Loans (excluding unearned income)	16,915	
LESS: Reserve for possible loan losses	171	
Loans (net)		16,744
Direct lease financing		1,723
Bank premises, furniture and fixtures		685
Other real estate owned		69
Customers' liability on acceptances outstanding		58
Other assets		449
Total Assets		31,647

LIABILITIES

Demand deposits (IPC)		13,018
Time and savings deposits (IPC)		14,827
Deposits of States and municipalities		500
Deposits of commercial banks		500
Certified and officers checks		451
Total Domestic Deposits	29,296	
Demand deposits	13,469	
Time and savings deposits	15,827	
Total Domestic and Foreign Deposits		29,296
Mortgage indebtedness		15
Acceptances executed and outstanding		58
Other liabilities		261
Total Liabilities		29,630

EQUITY CAPITAL

Common stock	1,991
Undivided profits	26
Total Equity Capital	2,017
Total Liabilities and Equity Capital	31,647

Bank of Yucca Valley

Established October 30, 1980

7272 Joshua Lane, Yucca Valley 92284 **Tel: (619) 365-6371**

Principal Officers: David Q. Vordermark, President, Chief Executive Officer and Chief Financial Officer; Keith C. Robbins, Executive Vice President; Rhoda Casto, Nancy Osborne, Vice Presidents; William A. Davis, Controller.

Directors: F. Roy Greenleaf, Jr., Chairman of the Board; Kensett J. Moyle, III, Alfred N. Peters, Patsy J. Skidmore, David Q. Vordermark, David S. Williams, Stanley J. Zarakov.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		1,803
U. S. Treasury securities		991
Obligations of U.S. Gov't agencies, etc.		3,000
Obligations of States and political subdivisions		9
Federal funds sold, etc.		1,500
Loans (excluding unearned income)	11,413	
LESS: Reserve for possible loan losses	108	
Loans (net)		11,305
Bank premises, furniture and fixtures		1,713
Other real estate owned		161
Other assets		485
Total Assets		20,967

LIABILITIES

Demand deposits (IPC)		3,971
Time and savings deposits (IPC)		13,789
Certified and officers checks		167
Total Domestic Deposits	17,927	
Demand deposits	4,138	
Time and savings deposits	13,789	
Total Domestic and Foreign Deposits		17,927
Mortgage indebtedness		86
Other liabilities		559
Total Liabilities		18,572

EQUITY CAPITAL

Common stock		1,674
Undivided profits		721
Total Equity Capital		2,395
Total Liabilities and Equity Capital		20,967

Subsidiary: BYV Development Corporation.

Barclays Bank of California

Incorporated April 20, 1965

111 Pine Street, San Francisco 94111 **Tel: (415) 981-8090**

Principal Officers: Mostyn T. Lloyd, President; Richard Morrison, Executive Vice President; Donald Buwalda, Charles L. Fritz, Stuart O. Keirle, Thomas S. Lenz, G.E. Lundstrom, Harry Schnittger, Senior Vice Presidents; R.E. Gilbert, Senior Vice President & Controller; Barry Kilcrease, Vice President & Auditor; Jerome V. Murphy, Vice President, Cashier & Senior Operations Officer; Jack L. Bridge, Vice President, Legal Counsel & Secretary.

Directors: D.E. Anderson, C.J. Detoy, G.S. Dumke, E.F. Hill, T.E.G. Krogins, L.W. Jordan, Jr., M.T. Lloyd, D.A. McLeod, J.W. Meyer, R.J. Morrison, B.G. Pearse, D. R. Pelly, O.D. Wolcott.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		63,598
U. S. Treasury securities		82,560
Obligations of U.S. Gov't agencies, etc.		38,387
Obligations of States and political subdivisions		3,221
Other bonds, notes, and debentures		43
Federal funds sold, etc.		10,000
Loans (excluding unearned income)	618,119	
LESS: Reserve for possible loan losses	6,323	
Loans (net)		611,796
Direct lease financing		21,210
Bank premises, furniture and fixtures		19,417
Other real estate owned		1,289
Customers' liability on acceptances outstanding		1,902
Other assets		16,389
Total Assets		869,812

LIABILITIES

Demand deposits (IPC)		212,510
Time and savings deposits (IPC)		538,941
Deposits of U.S. Government		681
Deposits of States and municipalities		6,864
Deposits of commercial banks		2,348
Certified and officers checks		12,774
Total Domestic Deposits	774,118	
Demand deposits	229,015	
Time and savings deposits	545,103	
Total Domestic and Foreign Deposits		774,118
Federal funds purchased, etc.		5,075
Other liabilities for borrowed money		8,843
Acceptances executed and outstanding		1,902
Other liabilities		16,838
Total Liabilities		806,776

EQUITY CAPITAL

Common stock	24,000
Surplus	31,000
Undivided profits	8,036
Total Equity Capital	63,036
Total Liabilities and Equity Capital	869,812

Parent company: Barclays Bank International Limited, London, England.

Branch offices (46): Anaheim (3), Campbell, Carpinteria, Cerritos, Concord, Costa Mesa, Cupertino (2), Fountain Valley, Fullerton, Goleta, Huntington Beach, Los Angeles (2), Los Gatos, Malibu, Mountain View, Oakland, Orange, Oxnard, Palm Springs, Portola Valley, San Francisco (5), San Jose (2), San Mateo, Santa Ana, Santa Barbara (2), Santa Clara (2), Saratoga, South San Francisco, Sunnyvale, Tarzana, Thousand Oaks, Ventura, Westchester, Woodland Hills, Cayman Islands.

Place of Business: Concord.

Bay Area Bank

Incorporated June 5, 1979

900 Veterans Blvd., Redwood City 94063 **Tel: (415) 367-1600**

Principal Officers: Mario Biagi, Chairman of the Board & Acting President; H.A. Jordan, Senior Vice President & Chief Financial Officer, R.L. Hanssen, Senior Vice President & Senior Loan Officer.

Directors: Mario A. Biagi, James Burney, Gary S. Goss, Robert R. Haight, Daniel Lanahan, David J. MacDonald, Thor Madsen, Alan B. Miller, William J. Ward, Satoru Yamada.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		6,312
U. S. Treasury securities		751
Obligations of U.S. Gov't agencies, etc.		1,412
Obligations of States and political subdivisions		2,658
Loans (excluding unearned income)	39,373	
LESS: Reserve for possible loan losses	349	
Loans (net)		39,024
Bank premises, furniture and fixtures		894
Other real estate owned		610
Other assets		1,379
Total Assets		53,040

LIABILITIES

Demand deposits (IPC)		13,134
Time and savings deposits (IPC)		32,852
Deposits of States and municipalities		1,806
Certified and officers checks		505
Total Domestic Deposits	48,297	
Demand deposits	13,639	
Time and savings deposits	34,658	
Total Domestic and Foreign Deposits		48,297
Federal funds purchased, etc.		848
Other liabilities		465
Total Liabilities		49,610

EQUITY CAPITAL

Common stock		2,920
Undivided profits		510
Total Equity Capital		3,430
Total Liabilities and Equity Capital		53,040

Branch offices (2): Redwood City, San Carlos.

Bay Bank of Commerce

Incorporated August 11, 1980

1495 East 14th Street, San Leandro 94577 **Tel: (415) 357-2265**

Principal Officers: Richard M. Kahler, President; R. B. Hasson, Senior Vice President & Senior Loan Officer; Randall D. Greenfield, Senior Vice President & Chief Financial Officer; Byron Auten, Senior Vice President, Mortgage Division; R. J. McClenahan, Vice President; Nancy A. Bowers, Vice President, Operations.

Directors: Byron Auten, Dewey Bargiacchi, Michael D. Barry, Pearl Ehrlich, Joshua Fong, O.D., R. Bruce Hasson, William Henson, Richard A. Kahler, Helen Piperis, Albert Russello, Robert L. Swanson.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		3,150
Obligations of U.S. Gov't agencies, etc.		1,578
Obligations of States and political subdivisions		2,095
Federal funds sold, etc.		2,575
Loans (excluding unearned income)	29,053	
LESS: Reserve for possible loan losses	228	
Loans (net)		28,825
Direct lease financing		290
Bank premises, furniture and fixtures		1,437
Other assets		813
Total Assets		40,763
LIABILITIES		
Demand deposits (IPC)		7,479
Time and savings deposits (IPC)		25,876
Deposits of U.S. Government		274
Deposits of States and municipalities		2,000
Certified and officers checks		607
Total Domestic Deposits	36,236	
Demand deposits	8,360	
Time and savings deposits	27,876	
Total Domestic and Foreign Deposits		36,236
Other liabilities		508
Total Liabilities		36,744
EQUITY CAPITAL		
Common stock		3,633
Undivided profits		386
Total Equity Capital		4,019
Total Liabilities and Equity Capital		40,763

Parent company: Bay Commercial Services.

Borel Bank & Trust Company

Established April 2, 1980

35 Bovet Road, San Mateo 94402 **Tel: (415) 574-0374**

Principal Officers: Miller Ream, Chairman of the Board; Harold A. Fick, President; Ronald G. Fick, Executive Vice President, Senior Trust Officer & Corporate Secretary; Carol Suboticki, Senior Vice President & Cashier; William W. Abraham, Senior Vice President & Senior Loan Officer; Russel H. Edell, Senior Vice President.

Directors: David R. Boyd, Elbert P. Bressie, Richard M. De Luna, Harold A. Fick, Ronald G. Fick, Carroll D. Gregory, M.D., Albert Guibara, Hatherly B. Knowles, Steven Munkdale, Miller Ream, James R. Tormey, Jr.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		10,035
U. S. Treasury securities		12,559
Obligations of U.S. Gov't agencies, etc.		3,356
Federal funds sold, etc.		5,600
Loans (excluding unearned income)	48,704	
LESS: Reserve for possible loan losses	1,398	
Loans (net)		48,244
Direct lease financing		238
Bank premises, furniture and fixtures		692
Other real estate owned		768
Other assets		1,211
Total Assets		82,703

LIABILITIES

Demand deposits (IPC)		20,081
Time and savings deposits (IPC)		52,324
Deposits of U.S. Government		43
Deposits of States and municipalities		100
Certified and officers checks		3,002
Total Domestic Deposits	75,550	
Demand deposits	21,734	
Time and savings deposits	53,816	
Total Domestic and Foreign Deposits		75,550
Other liabilities		1,248
Total Liabilities		76,798

EQUITY CAPITAL

Common stock	4,877
Undivided profits	1,028
Total Equity Capital	5,905
Total Liabilities and Equity Capital	82,703

Borel Bank & Trust Company—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	10,069
(b) Stocks	29,521
(d) Other Loans	5,609
(e) Real Estate	5,203
(f) Savings and Loan, Other Thrift Deposits	3,693
(g) Miscellaneous	1,396
Time Deposits:	
(a) Own Bank	3,012
(b) Other Banks	964
Demand Deposits:	
(a) Own Bank	6,552
Agency,Safekeeping,Custodian, and Escrow Investments	21,695
Advances or Overdrafts	2,034
Total Assets	89,748

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	2,336
(b) Personal Living Trusts	37,771
(c) Employee Benefit Trusts	30,431
Total Fiduciary Accounts	70,538
Agency,Safekeeping,Custodian, and Escrow Accounts	17,176
Due to Commercial Department, Advances or Overdrafts	2,034
Total Liabilities	89,748
Market value-Securities deposited with State Treasurer: Court	300
Market value-Securities deposited with State Treasurer: Private	300

Borrego Springs Bank

Incorporated April 9, 1982

547 Palm Canyon Drive, Borrego Springs 92004 **Tel: (619) 767-5035**

Principal Officers: Ray D. Innocenti, Chairman of the Board & Chief Executive Officer; John W. Copeland, President; Donal P. Hackett, Vice President & Cashier.

Directors: James S. Brown, Elizabeth R. Christopher, Donald F. Hartman, Ray D. Innocenti, George J. Kuhrts III, Frank V. Riolo, Robert B. Zinzer.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,519
U. S. Treasury securities		312
Federal funds sold, etc.		135
Loans (excluding unearned income)	5,382	
LESS: Reserve for possible loan losses	34	
Loans (net)		5,348
Bank premises, furniture and fixtures		407
Other real estate owned		31
Other assets		87
Total Assets		8,839

LIABILITIES

Demand deposits (IPC)		1,215
Time and savings deposits (IPC)		6,366
Deposits of U.S. Government		12
Certified and officers checks		124
Total Domestic Deposits	7,717	
Demand deposits	1,351	
Time and savings deposits	6,366	
Total Domestic and Foreign Deposits		7,717
Other liabilities		50
Total Liabilities		7,767

EQUITY CAPITAL

Common stock		900
Surplus		577
Undivided profits		-405
Total Equity Capital		1,072
Total Liabilities and Equity Capital		8,839

Parent company: BSD Bancorp.

Brentwood Bank

Established May 26, 1981

11812 San Vicente Boulevard, Los Angeles 90049 **Tel: (213) 826-5555**

Principal Officers: Allan A. Catanzaro, President & Chief Executive Officer; Robert R. Arseneau, Executive Vice President; Richard A. Venturine, Senior Vice President; Steven P. Bouffard, Vice President & Cashier.

Directors: Muriel Pfaelzer Bodek, Allan A. Catanzaro, Barry I. Goldfarb, William F. Hooper, Robert B. Larson, Stephen D. Moses.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		6,423
Obligations of U.S. Gov't agencies, etc.		103
Federal funds sold, etc.		1,800
Loans (excluding unearned income)	15,569	
LESS: Reserve for possible loan losses	175	
Loans (net)		15,394
Direct lease financing		21
Bank premises, furniture and fixtures		781
Other real estate owned		1,728
Other assets		297
Total Assets		26,547

LIABILITIES

Demand deposits (IPC)		3,868
Time and savings deposits (IPC)		17,950
Deposits of U.S. Government		1
Deposits of States and municipalities		100
Certified and officers checks		2,089
Total Domestic Deposits	24,008	
Demand deposits	5,958	
Time and savings deposits	18,050	
Total Domestic and Foreign Deposits		24,008
Other liabilities		175
Total Liabilities		24,183

EQUITY CAPITAL

Common stock	1,750
Surplus	1,730
Undivided profits	-1,116
Total Equity Capital	2,364
Total Liabilities and Equity Capital	26,547

California Canadian Bank

Incorporated March 19, 1929

344 Pine St., San Francisco 94104 **Tel: (415) 362-5210**

Principal Officers: D.R. Marshall, President; G.K. Branch, A.M. Gibb, J.V.B. Frizzel, Senior Vice Presidents; D.S. Merson, Controller & Treasurer; K. Buchanan, Secretary.

Directors: A.L. Flood, R.W. Hills, III, J.S. Hunkin, Frank H. Logan, Walter Losk, D.R. Marshall, R.J. Riordan, Henry Roth.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		29,296
U. S. Treasury securities		4,393
Federal funds sold, etc.		25,000
Loans (excluding unearned income)	541,161	
LESS: Reserve for possible loan losses	17,398	
Loans (net)		523,763
Direct lease financing		8,960
Bank premises, furniture and fixtures		9,513
Other real estate owned		2,207
Customers' liability on acceptances outstanding		46
Other assets		13,882
Total Assets		617,060

LIABILITIES

Demand deposits (IPC)		75,833
Time and savings deposits (IPC)		197,038
Deposits of U.S. Government		527
Deposits of States and municipalities		4,863
Deposits of commercial banks		82,937
Certified and officers checks		12,372
Total Domestic Deposits	373,570	
Demand deposits	95,004	
Time and savings deposits	278,566	
Total Domestic and Foreign Deposits		373,570
Federal funds purchased, etc.		23,157
Other liabilities for borrowed money		110,234
Acceptances executed and outstanding		46
Other liabilities		22,881
Total Liabilities		529,888
Subordinated notes and debentures		25,000

EQUITY CAPITAL

Common stock	29,110
Surplus	58,890
Undivided profits	-25,828
Total Equity Capital	62,172
Total Liabilities and Equity Capital	617,060

Parent company: Canadian Imperial Bank of Commerce, Toronto, Canada.
Branch offices (12): Los Angeles, Mission Viejo, Newport Beach, Orange, Palo Alto, Rancho Mirage, Redwood City, Sacramento, San Diego, San Jose, San Mateo, Sunnyvale.
Places of business (2): San Francisco (2).
ATM facilities (7): Belmont, Irvine (2), Palo Alto, San Mateo, Santa Clara, Sunnyvale.

California Canadian Bank—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	80,726
(b) Stocks	253,458
(c) Real Estate Loans	27,707
(d) Other Loans	12,260
(e) Real Estate	39,659
(f) Savings and Loan, Other Thrift Deposits	14,252
(g) Miscellaneous	70,109
Time Deposits:	
(a) Own Bank	39,870
(b) Other Banks	8,936
Demand Deposits:	
(a) Own Bank	1,554
Agency, Safekeeping, Custodian, and Escrow Investments	95,392
Advances or Overdrafts	114
Total Assets	644,037

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	12,918
(b) Personal Living Trusts	33,849
(c) Employee Benefit Trusts	488,350
Total Fiduciary Accounts	535,117
Agency, Safekeeping, Custodian, and Escrow Accounts	108,806
Due to Commercial Department, Advances or Overdrafts	114
Total Liabilities	644,037
Market value-Securities deposited with State Treasurer: Court	500
Market value-Securities deposited with State Treasurer: Private	150

California Commerce Bank

Incorporated April 10, 1963

811 Wilshire Blvd., Los Angeles 90017 **Tel: (213) 624-5700**

Principal Officers: Javier Bustos, Chairman of the Board; Gene L. Bennett, President & Chief Executive Officer; Salvador Villar, Executive Vice President; Michael D. Farstad, Executive Vice President & Regional Manager; Antonio Castillon, Secretary; Joseph Schmedding, Senior Vice President & Trust Officer.

Directors: Gene L. Bennett, Javier Bustos, Antonio Castillon, Robert P. Hastings, Alejandro Legorreta, William M. McKenzie, Jr., W.J. Nicholson, Enrique J. Pulido, James S. Vaudagna, M.D.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		65,669
U. S. Treasury securities		1,489
Obligations of U.S. Gov't agencies, etc.		11,514
Obligations of States and political subdivisions		2,343
Corporate stock		50
Federal funds sold, etc.		15,000
Loans (excluding unearned income)	71,580	
LESS: Reserve for possible loan losses	1,500	
Loans (net)		70,080
Bank premises, furniture and fixtures		3,076
Other real estate owned		6,785
Other assets		3,336
Total Assets		179,342
LIABILITIES		
Demand deposits (IPC)		17,839
Time and savings deposits (IPC)		135,136
Deposits of U.S. Government		5
Deposits of States and municipalities		1,001
Deposits of commercial banks		1,124
Certified and officers checks		2,489
Total Domestic Deposits	157,594	
Demand deposits	21,458	
Time and savings deposits	136,136	
Deposits in Foreign Offices		5,469
Total Domestic and Foreign Deposits		163,063
Other liabilities for borrowed money		411
Mortgage indebtedness		646
Other liabilities		2,103
Total Liabilities		166,223
EQUITY CAPITAL		
Common stock		9,044
Surplus		3,633
Undivided profits		442
Total Equity Capital		13,119
Total Liabilities and Equity Capital		179,342

Parent company: Banco Nacional de Mexico, S.A., Mexico City, Mexico.
Branch offices (6): Calexico, San Diego, San Jose (3), San Ysidro.

California Commerce Bank—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS	
Investments:	
(a) Bonds	7,649
(b) Stocks	5,913
(c) Real Estate Loans	2,966
(d) Other Loans	1,154
(e) Real Estate	1,340
(f) Savings and Loan, Other Thrift Deposits	79
(g) Miscellaneous	930
Time Deposits:	
(a) Own Bank	273
(b) Other Banks	2,300
Demand Deposits:	
(a) Own Bank	4,228
Agency,Safekeeping,Custodian, and Escrow Investments	459
Total Assets	27,291

LIABILITIES	
Fiduciary Accounts:	
(a) Court Trusts	7,082
(b) Personal Living Trusts	6,323
(c) Employee Benefit Trusts	13,306
Total Fiduciary Accounts	26,711
Corporate Accounts	7
Agency,Safekeeping,Custodian, and Escrow Accounts	573
Total Liabilities	27,291
Market value-Securities deposited with State Treasurer: Court	494
Market value-Securities deposited with State Treasurer: Private	115

California First Bank

Incorporated October 29, 1952

350 California St., San Francisco 94104 **Tel: (415) 445-0200**

Principal Officers: Toshio Nagamura, Chairman of the Board; Yasushi Sumiya, President; James R. Gibson, Seishichi Itoh, Claude B. McClanahan, Jr., Tokuo Nishiyama, Yoshiaki Shibusawa, Executive Vice Presidents; Donald A. Brunell, Senior Vice President and Treasurer; A. Calhoun Jr., Secretary.

Directors: Alexander D. Calhoun, Jr., Alec L. Cory, James R. Gibson, Teruo Hirokawa, Author Ernest Hughs, Minoru Inouye, Jiro Ishizaka, Seishichi Itoh, Calvin R. Jones, Masashi Kawaguchi, Roger Manfred, Tokuo Nishiyama, Yoshiaki Shibusawa, Paul L. Smith, Yasushi Sumiya, Masao Tsuyama.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		648,950
U. S. Treasury securities		73,933
Obligations of U.S. Gov't agencies, etc.		139,580
Obligations of States and political subdivisions		107,979
Other bonds, notes, and debentures		30,599
Federal funds sold, etc.		130,000
Loans (excluding unearned income)	3,518,559	
LESS: Reserve for possible loan losses	44,927	
Loans (net)		3,473,632
Direct lease financing		67,974
Bank premises, furniture and fixtures		164,390
Other real estate owned		8,334
Customers' liability on acceptances outstanding		57,046
Other assets		99,749
Total Assets		5,002,166

LIABILITIES

Demand deposits (IPC)		1,073,619
Time and savings deposits (IPC)		2,841,820
Deposits of U.S. Government		6,795
Deposits of States and municipalities		96,025
Deposits of foreign governments		8
Deposits of commercial banks		5,542
Certified and officers checks		54,819
Total Domestic Deposits	4,078,628	
Demand deposits	1,147,128	
Time and savings deposits	2,931,500	
Deposits in Foreign Offices		355,142
Total Domestic and Foreign Deposits		4,433,770
Federal funds purchased, etc.		12,891
Other liabilities for borrowed money		127,928
Mortgage indebtedness		24,144
Acceptances executed and outstanding		57,046
Other liabilities		78,889
Total Liabilities		4,734,668
Subordinated notes and debentures		8,495

EQUITY CAPITAL

Common stock	55,059
Surplus	155,643
Undivided profits	48,301
Total Equity Capital	259,003
Total Liabilities and Equity Capital	5,002,166

Parent company: The Bank of Tokyo, Ltd., Tokyo, Japan.
Subsidiaries: Bankers Commercial Corp., Cal First Properties, Inc., CFB Venture Capital Corporation.
Branch offices (130): Artesia, Bellflower, Berkeley, Beverly Hills, Borrego Springs, Burlingame, Chula Vista (2), Citrus Heights, City of Industry, Coronado, Costa Mesa, Cypress, Dana Point, Danville, Davis, Del Mar, El Cajon (2), El Segundo, Encinitas, Encino, Escondido, Fallbrook, Fremont, Fresno (2), Fullerton (2), Gardena (2), Hawthorne, Huntington Beach (2), Imperial Beach, Irvine (2), Laguna Hills, La Jolla (2), Lakewood, La Mesa, Lawndale, Lemon Grove, Lomita, Los Angeles (6), Manhattan Beach, Martinez, Menlo Park, Montebello, National City, Newport Beach (4), Norwalk, Oakland, Oceanside (2), Palo Alto, Panorama City, Placerville, Pleasant Hill, Poway, Rancho Santa Fe, Redwood City, Rolling Hills Estates, Roseville, Sacramento (2), Salinas, San Carlos, San Clemente, San Diego (24), San Francisco (2), San Jose (5), San Juan Capistrano, San Leandro, San Marcos, San Mateo, Santa Ana, Santa Monica (2), Santee, Seal Beach, Spring Valley, Stockton (2), Sunnyvale, Torrance, Tustin, Vista, Walnut Creek (2), Westminster, Woodland Hills, Bahamas: Nassau; Guam: Agana, Tamuning; Mariana Islands: Saipan; Northern Marianas: Rota Island.
ATM facilities (2): Chula Vista, San Diego (2).
Places of business (4): Los Angeles, Riverside, San Diego, San Francisco.
Extensions of banking offices (2): El Cajon, San Francisco.

California First Bank—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	303,201
(b) Stocks	347,302
(c) Real Estate Loans	35,316
(d) Other Loans	139,575
(e) Real Estate	81,547
(f) Savings and Loan, Other Thrift Deposits	45,972
(g) Miscellaneous	42,317
Time Deposits:	
(a) Own Bank	71,803
(b) Other Banks	39,913
Demand Deposits:	
(a) Own Bank	23,554
Corporate Investments	105,043
Agency,Safekeeping,Custodian, and Escrow Investments	757,633
Advances or Overdrafts	13,793
Total Assets	2,006,969

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	181,982
(b) Personal Living Trusts	389,181
(c) Employee Benefit Trusts	464,902
(d) Collective Investment Funds	367,459
(e) Less units of Collective Investment Funds	-360,326
Total Fiduciary Accounts	1,043,198
Corporate Accounts	176,589
Agency,Safekeeping,Custodian, and Escrow Accounts	773,389
Due to Commercial Department, Advances or Overdrafts	13,793
Total Liabilities	2,006,969
Market value-Securities deposited with State Treasurer: Court	521
Market value-Securities deposited with State Treasurer: Private	150

California Heritage Bank

Incorporated February 25, 1974

3737 Fifth Ave., San Diego 92103 Tel: (619) 299-9700

Principal Officers: John A. Sherman, President and Chief Executive Officer.

Directors: Robert Fredricks, John A. Sherman, Brian Sorokin, William Sorokin, William E. Steinwedell.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		3,336
Obligations of U.S. Gov't agencies, etc.		1,700
Other bonds, notes, and debentures		2,088
Federal funds sold, etc.		1,500
Loans (excluding unearned income)	17,016	
LESS: Reserve for possible loan losses	127	
Loans (net)		16,889
Bank premises, furniture and fixtures		896
Other real estate owned		921
Other assets		1,915
Total Assets		29,245

LIABILITIES

Demand deposits (IPC)		3,866
Time and savings deposits (IPC)		21,784
Certified and officers checks		270
Total Domestic Deposits	25,920	
Demand deposits	4,136	
Time and savings deposits	21,784	
Total Domestic and Foreign Deposits		25,920
Other liabilities for borrowed money		1,295
Other liabilities		437
Total Liabilities		27,652

EQUITY CAPITAL

Common stock	750
Surplus	2,450
Undivided profits	-1,607
Total Equity Capital	1,593
Total Liabilities and Equity Capital	29,245

Parent company: Mesa Bancorp.
Branch office: San Diego.

California Korea Bank

Incorporated December 1, 1974

1133 Wilshire Blvd., Los Angeles 90017 **Tel: (213) 482-5050**

Principal Officers: S.M. Hong, President; Jai Hak Roh, Executive Vice President; Yon Woong Chung, Senior Vice President; Byung Koo Ching, Vice President & Controller; P. Villanueva, Vice President & Senior Loan Officer, Donald J. Ladner, Vice President & Cashier.

Directors: Louis P. Athas, M.S. Chang, B.K. Ching, I.W. Chung, George H. Dieter, S.M. Hong, S. P. Hong, Mark Horlings, W.J. Lee, J.H. Roh, Leo C. Song.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		32,053
Obligations of U.S. Gov't agencies, etc.		401
Obligations of States and political subdivisions		3,564
Federal funds sold, etc.		19,000
Loans (excluding unearned income)	122,126	
LESS: Reserve for possible loan losses	1,400	
Loans (net)		120,726
Bank premises, furniture and fixtures		8,836
Other real estate owned		960
Customers' liability on acceptances outstanding		724
Other assets		2,377
Total Assets		188,641

LIABILITIES

Demand deposits (IPC)		31,612
Time and savings deposits (IPC)		128,313
Deposits of U.S. Government		1
Deposits of foreign governments		700
Deposits of commercial banks		3,307
Certified and officers checks		4,465
Total Domestic Deposits	168,398	
Demand deposits	39,385	
Time and savings deposits	129,013	
Total Domestic and Foreign Deposits		168,398
Other liabilities for borrowed money		1,056
Mortgage indebtedness		482
Acceptances executed and outstanding		724
Other liabilities		1,982
Total Liabilities		172,642

EQUITY CAPITAL

Common stock	5,000
Surplus	5,000
Undivided profits	5,999
Total Equity Capital	15,999
Total Liabilities and Equity Capital	188,641

Parent company: Korea Exchange Bank, Seoul, Korea.
Branch offices (5): Garden Grove, Los Angeles (3), San Francisco.

California Overseas Bank

Established November 8, 1976

3701 Wilshire Blvd., Los Angeles 90010 **Tel: (213) 736-9400**

Principal Officers: Roberto S. Benedicto, Chairman of the Board; James J. McNally, President & Chief Executive Officer; Michael C. Allen, Vice President and Cashier; Victor F. Fermin, Vice President & Auditor; Zenaida Katigbak, Vice President and Comptroller; Solon C. Soteras, Vice President.

Directors: Rodolfo T. Arambulo, Roberto S. Benedicto, Miguel V. Gonzalez, James J. McNally, Dominador R. Pangilinan, Pag-Asa San Agustin, Thomas Y. Yasuda.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		21,443
U. S. Treasury securities		6,629
Obligations of U.S. Gov't agencies, etc.		18,963
Other bonds, notes, and debentures		25
Corporate stock		41
Federal funds sold, etc.		6,200
Loans (excluding unearned income)	69,903	
LESS: Reserve for possible loan losses	1,318	
Loans (net)		68,585
Direct lease financing		99
Bank premises, furniture and fixtures		3,999
Other real estate owned		2,187
Customers' liability on acceptances outstanding		299
Other assets		7,286
Total Assets		135,756

LIABILITIES

Demand deposits (IPC)		23,624
Time and savings deposits (IPC)		66,971
Deposits of U.S. Government		104
Deposits of States and municipalities		4,603
Deposits of commercial banks		10,462
Certified and officers checks		1,101
Total Domestic Deposits	106,865	
Demand deposits	25,020	
Time and savings deposits	81,845	
Deposits in Foreign Offices		6,525
Total Domestic and Foreign Deposits		113,390
Mortgage indebtedness		1,464
Acceptances executed and outstanding		299
Other liabilities		1,140
Total Liabilities		116,293

EQUITY CAPITAL

Common stock		10,905
Surplus		8,178
Undivided profits		380
Total Equity Capital		19,463
Total Liabilities and Equity Capital		135,756

Subsidiary: Surety Capital Corporation.
Branch offices (6): Beverly Hills, Encino, Los Angeles (2), Marina Del Rey, Agana, Guam.

California Republic Bank

Incorporated December 19, 1952

1675 Chester Avenue, Bakersfield 93301 **Tel: (805) 395-5800**

Principal Officers: Leo J. Pierucci, Chairman of the Board; Galen Greer, Vice Chairman, T. H. Shaffer, Executive Vice President; Thomas P. Bell, Senior Vice President and Cashier; Leroy Harmon, Senior Vice President & Loan Administratior; Clarence J. Lehecka, Senior Vice President & Chief Financial Officer, Kay Meek, Senior Vice President, Administration; Steve Ermigarat, Vice President Corporate Finance; Gordon W. Hazzard, Vice President, Administration; Elton Kelly, Vice President, Assistant Loan Administrator; John Maestro, Vice President, Marketing Director; Tom Tedrow, Vice President Auditor; Pat Stevens, Vice President, Operations Coordinator.

Directors: Hal Aaron, James S. Camp, Dolores Cerro, Philip J. Cerro, Elmo Destefani, John L. Forney, Galen R. Greer, Robert L. Hoven, Jimmie Icardo, Leo J. Pierucci, James L. Stewart, Kurt F. Ullman.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		18,970
U. S. Treasury securities		3,497
Obligations of U.S. Gov't agencies, etc.		11,722
Obligations of States and political subdivisions		26,796
Corporate stock		3
Federal funds sold, etc.		4,258
Loans (excluding unearned income)	150,244	
LESS: Reserve for possible loan losses	1,412	
Loans (net)		148,832
Direct lease financing		1,795
Bank premises, furniture and fixtures		8,155
Other real estate owned		311
Other assets		5,697
Total Assets		230,036

LIABILITIES

Demand deposits (IPC)		59,780
Time and savings deposits (IPC)		142,119
Deposits of U.S. Government		1,038
Deposits of States and municipalities		6,143
Certified and officers checks		3,794
Total Domestic Deposits	212,874	
Demand deposits	64,842	
Time and savings deposits	148,032	
Total Domestic and Foreign Deposits		212,874
Federal funds purchased, etc.		388
Mortgage indebtedness		259
Other liabilities		3,094
Total Liabilities		216,615
Subordinated notes and debentures		500

EQUITY CAPITAL

Common stock	1,145
Surplus	3,355
Undivided profits	8,421
Total Equity Capital	12,921
Total Liabilities and Equity Capital	230,036

Parent company: Cal Rep Bancorp, Inc.
Branch offices (17): Arvin, Bakersfield (7), Frazier Park, Greenfield, Lancaster (2), Oildale, Quartz Hill (2), Rosedale, Tehachapi.
Extension of Banking Office: Bakersfield.

California Security Bank

Incorporated January 30, 1973

1694 Tuily Road, San Jose 95122 **Tel: (408) 270-1500**

Principal Officers: Daniel L. Webb, President & Chief Executive Officer; Roland E. Nadeau, Senior Vice President & Credit Administrator; Katherine A. Cornell, Senior Vice President & Chief Financial Officer.

Directors: N.A. Abinante, Donald D. Brown, Joseph E. Chu, David W. Mariani, Edward Mock, Tony Pisciotta, Robert Serventi.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		4,328
U. S. Treasury securities		400
Obligations of U.S. Gov't agencies, etc.		941
Federal funds sold, etc.		4,523
Loans (excluding unearned income)	15,850	
LESS: Reserve for possible loan losses	212	
Loans (net)		15,638
Bank premises, furniture and fixtures		803
Other assets		450
Total Assets		27,083

LIABILITIES

Demand deposits (IPC)		4,841
Time and savings deposits (IPC)		13,978
Deposits of U.S. Government		4,170
Deposits of States and municipalities		1,100
Certified and officers checks		1,004
Total Domestic Deposits	25,093	
Demand deposits	6,015	
Time and savings deposits	19,078	
Total Domestic and Foreign Deposits		25,093
Other liabilities		378
Total Liabilities		25,471

EQUITY CAPITAL

Common stock	2,528
Undivided profits	-916
Total Equity Capital	1,612
Total Liabilities and Equity Capital	27,083

California Valley Bank

Incorporated September 29, 1977

1315 Van Ness Avenue, Fresno 93721 **Tel: (209) 441-7300**

Principal Officers: Hugh R. Macklin, Chairman of the Board; Hal Fielding, President; Bill Racine, Senior Vice President & Senior Loan Officer, Ken Donahue, Senior, Vice President, Cashier.

Directors: Leonard H. Beechinor, Robert C. Gill, Robert C. McInturf, Hugh R. Macklin, Kendall L. Manock, Russell G. Smith, J. M. Telford, Lewis E. Thomason, John L. Woolf.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		8,647
U. S. Treasury securities		2,448
Obligations of U.S. Gov't agencies, etc.		4,792
Obligations of States and political subdivisions		1,273
Loans (excluding unearned income)	53,160	
LESS: Reserve for possible loan losses	606	
Loans (net)		52,554
Direct lease financing		73
Bank premises, furniture and fixtures		1,334
Other real estate owned		1,755
Other assets		2,305
Total Assets		75,181
LIABILITIES		
Demand deposits (IPC)		14,672
Time and savings deposits (IPC)		48,470
Deposits of States and municipalities		2,070
Certified and officers checks		748
Total Domestic Deposits	65,960	
Demand deposits	15,783	
Time and savings deposits	50,177	
Total Domestic and Foreign Deposits		65,960
Federal funds purchased, etc.		2,183
Mortgage indebtedness		1,015
Other liabilities		714
Total Liabilities		69,872
EQUITY CAPITAL		
Common stock		4,068
Surplus		688
Undivided profits		553
Total Equity Capital		5,309
Total Liabilities and Equity Capital		75,181

Subsidiary: California Valley Securities Corporation.
Branch offices (4): Firebaugh, Sacramento, Visalia, Woodland.

Camarillo Community Bank

Incorporated August 25, 1978

1150 Paseo Camarillo, Camarillo 93010 **Tel: (805) 484-0534**

Principal Officers: Robert E. Means, President; Claudia Wyre, Vice President & Cashier; Monty C. Moore, Vice President; Betty Gatlin, Assistant Vice President.

Directors: James O. Birchfield, Charles C. Cooley, George V. Erickson, James A. FitzGerald, William L. Mason, Robert E. Means, Robert E. Nunn, Gene Randall, Charles B. Warner.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,223
U. S. Treasury securities		483
Obligations of U.S. Gov't agencies, etc.		500
Federal funds sold, etc.		7,000
Loans (excluding unearned income)	16,660	
LESS: Reserve for possible loan losses	306	
Loans (net)		16,354
Bank premises, furniture and fixtures		512
Other assets		300
Total Assets		27,372

LIABILITIES

Demand deposits (IPC)		6,898
Time and savings deposits (IPC)		18,178
Deposits of U.S. Government		76
Deposits of States and municipalities		377
Certified and officers checks		315
Total Domestic Deposits	25,844	
Demand deposits	7,594	
Time and savings deposits	18,250	
Total Domestic and Foreign Deposits		25,844
Other liabilities		180
Total Liabilities		26,024

EQUITY CAPITAL

Common stock	765
Surplus	510
Undivided profits	73
Total Equity Capital	1,348
Total Liabilities and Equity Capital	27,372

Capital Bank

Incorporated March 26, 1979

11101 La Reina Avenue, Downey 90241 **Tel: (213) 923-4526**

Principal Officers: Evert V. Almas, Chairman of the Board; Terry Luft, President & Chief Executive Officer; Richard Kreib, Executive Vice President; Louise Dean, Vice President and Cashier; C. Alicia Brymer, Vice President, Operations.

Directors: Evert V. Almas, Gary F. Almas, Robert Anderson, Walter Clubb, J. Donald Fisher, Robert V. Logan, Terry Luft, Deborah A. Reed, Robert Reed, Charles R. Weldon.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		10,202
U. S. Treasury securities		1,986
Obligations of U.S. Gov't agencies, etc.		1,200
Obligations of States and political subdivisions		4,759
Federal funds sold, etc.		5,400
Loans (excluding unearned income)	50,647	
LESS: Reserve for possible loan losses	441	
Loans (net)		50,206
Bank premises, furniture and fixtures		3,939
Other real estate owned		6
Other assets		2,249
Total Assets		79,947

LIABILITIES

Demand deposits (IPC)		21,277
Time and savings deposits (IPC)		47,333
Deposits of U.S. Government		54
Deposits of States and municipalities		4,429
Certified and officers checks		489
Total Domestic Deposits	73,582	
Demand deposits	21,820	
Time and savings deposits	51,762	
Total Domestic and Foreign Deposits		73,582
Other liabilities for borrowed money		441
Other liabilities		800
Total Liabilities		74,823

EQUITY CAPITAL

Common stock	1,375
Surplus	2,997
Undivided profits	752
Total Equity Capital	5,124
Total Liabilities and Equity Capital	79,947

Parent Company: Capital Bancorp.
Branch Offices (5): Cerritos, Compton, Garden Grove, La Palma, Yorba Linda.

Capital Bank of Carlsbad

Established December 14, 1984

2602 El Camino Real, Carlsbad 92008 **Tel: (619) 434-3344**

Principal Officers: Edward E. Schmidt, President & Chief Executive Officer; Richard W. Cummings, Senior Vice President & Chief Financial Officer; Joseph E. Hold, Senior Vice President, Loan Administration.

Directors: John O. App, Jay M. Knolos, J.G. Klingensmith, Robert J. Krause, George Joseph LaBreche, Jr., Robert C. Ladwig, Scotty Morgan, Dustin B. Rose, Edward E. Schmidt, Theodore L. Vallas.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		440
Corporate stock		60
Federal funds sold, etc.		2,590
Loans (excluding unearned income)	3,739	
LESS: Reserve for possible loan losses	4	
Loans (net)		3,735
Bank premises, furniture and fixtures		224
Other assets		136
Total Assets		7,185

LIABILITIES

Demand deposits (IPC)		1,895
Time and savings deposits (IPC)		2,367
Deposits of U.S. Government		1
Deposits of States and municipalities		8
Certified and officers checks		30
Total Domestic Deposits	4,301	
Demand deposits	1,926	
Time and savings deposits	2,375	
Total Domestic and Foreign Deposits		4,301
Other liabilities		871
Total Liabilities		5,172

EQUITY CAPITAL

Common stock	1,000
Surplus	1,000
Undivided profits	13
Total Equity Capital	2,013
Total Liabilities and Equity Capital	7,185

Parent company: Crown Bancorp.

Capitol Bank of Commerce

Incorporated December 31, 1975

300 Capitol Mall, Sacramento 95814 **Tel: (916) 441-2333**

Principal Officers: Frank C. Ramos, Chairman of the Board; George J. Macko, President & Chief Executive Officer; Michael F. Burkart, Executive Vice President; Paul D. Kimmelshue, Vice President & Loan Administrator; James McGann, Vice President and Cashier; Penny Tyler, Vice President and Secretary; Gerald G. Gomez, Vice President and Trust Officer; D. Wesley Chock, Vice President, Commercial Loans; William D. Young, Vice President, Real Estate Loans.

Directors: Carlton Z. Adams, M.D., Carroll E. Brock, Charles C. Chatfield, William H. Collard, Jeffrey Hallsten, John E. Kipp, Jr., George Macko, Frank C. Ramos, Tom Takehara, Howard M. Turner.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		11,336
U. S. Treasury securities		8,703
Obligations of States and political subdivisions		4,262
Other bonds, notes, and debentures		750
Federal funds sold, etc.		5,600
Loans (excluding unearned income)	96,081	
LESS: Reserve for possible loan losses	1,320	
Loans (net)		94,761
Direct lease financing		21
Bank premises, furniture and fixtures		2,224
Other real estate owned		4,431
Other assets		18,393
Total Assets		150,481

LIABILITIES

Demand deposits (IPC)		25,423
Time and savings deposits (IPC)		100,511
Deposits of States and municipalities		3,834
Deposits of commercial banks		300
Certified and officers checks		1,528
Total Domestic Deposits	131,596	
Demand deposits	26,957	
Time and savings deposits	104,639	
Total Domestic and Foreign Deposits		131,596
Federal funds purchased, etc.		2,381
Other liabilities for borrowed money		4,147
Mortgage indebtedness		958
Other liabilities		2,382
Total Liabilities		141,464

EQUITY CAPITAL

Common stock		2,901
Surplus		3,452
Undivided profits		2,664
Total Equity Capital		9,017
Total Liabilities and Equity Capital		150,481

Subsidiaries: Commerce Corporation, Commerce Leasing Company, Commerce Mortgage Company, Commerce Realty, Inc.
Extension of banking office: Sacramento.

Capitol Bank of Commerce—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	8,422
(b) Stocks	11,348
(c) Real Estate Loans	657
(d) Other Loans	1,044
(e) Real Estate	979
(f) Savings and Loan, Other Thrift Deposits	156
(g) Miscellaneous	15,468
Time Deposits:	
(a) Own Bank	17,315
(b) Other Banks	3,899
Demand Deposits:	
(a) Own Bank	58
Agency,Safekeeping,Custodian, and Escrow Investments	11,242
Total Assets	70,588

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	2,854
(b) Personal Living Trusts	21,396
(c) Employee Benefit Trusts	22,101
Total Fiduciary Accounts	46,351
Agency,Safekeeping,Custodian, and Escrow Accounts	24,237
Total Liabilities	70,588
Market value-Securities deposited with State Treasurer: Court	400
Market value-Securities deposited with State Treasurer: Private	220

Cathay Bank

Incorporated August 22, 1961

777 N. Broadway, Los Angeles 90012 **Tel: (213) 625-4700**

Principal Officers: Gerald T. Deal, Chairman of the Board; George T.M. Ching, President; Dunson Cheng, Executive Vice President; Tom Tartaglia, Senior Vice President; Millie W. Joe, Vice President and Cashier; Edward Kuo, James Lin, Kenneth Stangl, Anthony Tang, Tommy Ung, Weber Wong, Vice Presidents.

Directors: Ralph Roy Buon-Cristiani, Kelly L. Chan, Michael M.Y. Chang, Dunson Cheng, George T.M. Ching, Gerald T. Deal, Wing K. Fat, Tin Y. Kwong, M.D., Patrick S.D. Lee, Joseph C.H. Poon, Wilbur K. Woo.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		11,470
U. S. Treasury securities		26,960
Obligations of U.S. Gov't agencies, etc.		40,844
Obligations of States and political subdivisions		29,109
Federal funds sold, etc.		16,700
Loans (excluding unearned income)	141,730	
LESS: Reserve for possible loan losses	1,417	
Loans (net)		140,313
Bank premises, furniture and fixtures		6,485
Other real estate owned		613
Customers' liability on acceptances outstanding		647
Other assets		3,406
Total Assets		276,547

LIABILITIES

Demand deposits (IPC)		25,318
Time and savings deposits (IPC)		211,619
Deposits of U.S. Government		181
Deposits of States and municipalities		500
Deposits of commercial banks		541
Certified and officers checks		9,902
Total Domestic Deposits	248,061	
Demand deposits	35,942	
Time and savings deposits	212,119	
Total Domestic and Foreign Deposits		248,061
Federal funds purchased, etc.		5,600
Mortgage indebtedness		113
Acceptances executed and outstanding		647
Other liabilities		3,249
Total Liabilities		257,670

EQUITY CAPITAL

Common stock	2,693
Surplus	10,269
Undivided profits	5,915
Total Equity Capital	18,877
Total Liabilities and Equity Capital	276,547

Subsidiary: Cathay Investment Company.
Branch office: Monterey Park.

Centennial Bank

Incorporated June 15, 1976

987 'B' Street, Hayward 94541 **Tel: (415) 886-1976**

Principal Officers: Robert E. Rose, Chairman of the Board; Patricia J. Bugee, President & Chief Executive Officer; James Nunn, Stephanie Powell, John Stevens, Vice Presidents, Shirley Silver, Vice President and Cashier; Joe Crosby, Barbara Early, Leon Milton, Vice President and Senior Loan Officer; Rebecca Holowich, Controller.

Directors: Betty K. Annable, Patricia Bugee, Richard Brenkwitz, David M. DeVoe, Louis C. Frank, Ronald L. Meissner, Leonard A. Perillo, Robert E. Rose, Joseph M. Tanner, Daniel P. Teves, Jr.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,128
U. S. Treasury securities		1,300
Obligations of U.S. Gov't agencies, etc.		1,805
Obligations of States and political subdivisions		2,786
Federal funds sold, etc.		1,000
Loans (excluding unearned income)	44,005	
LESS: Reserve for possible loan losses	385	
Loans (net)		43,620
Bank premises, furniture and fixtures		2,558
Other real estate owned		366
Other assets		674
Total Assets		59,237

LIABILITIES

Demand deposits (IPC)		13,608
Time and savings deposits (IPC)		38,906
Deposits of U.S. Government		59
Deposits of States and municipalities		750
Certified and officers checks		1,013
Total Domestic Deposits	54,336	
Demand deposits	15,125	
Time and savings deposits	39,211	
Total Domestic and Foreign Deposits		54,336
Mortgage indebtedness		266
Other liabilities		551
Total Liabilities		55,153

EQUITY CAPITAL

Common stock	1,102
Surplus	1,271
Undivided profits	1,711
Total Equity Capital	4,084
Total Liabilities and Equity Capital	59,237

Branch offices (3): Castro Valley, Hayward, San Leandro.
ATM facility: Castro Valley.

Center State Bank

Incorporated July 26, 1960

819-10th St., Modesto 95354 **Tel: (209) 526-4151**

Principal Officers: Sidney Smith, Chairman of the Board; Robert H. Miller, President; R. N. Carrico, Executive Vice President & Chief Executive Officer; David G. Machado, Vice President & Cashier; Richard Hawkins, Assistant Vice President & Auditor.

Directors: R. M. Carrico, William Caruso, Marvin den Dulk, Roland Dooley, Ples Due, Oscar Genasci, James Gremp, Gerald Jorgensen, Jerald N. Jorgensen, Robert H. Miller, Sidney Smith.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,116
U. S. Treasury securities		3,785
Obligations of U.S. Gov't agencies, etc.		514
Obligations of States and political subdivisions		6,118
Federal funds sold, etc.		1,000
Loans (excluding unearned income)	42,784	
LESS: Reserve for possible loan losses	390	
Loans (net)		42,394
Bank premises, furniture and fixtures		2,676
Other real estate owned		1,165
Other assets		952
Total Assets		63,720

LIABILITIES

Demand deposits (IPC)		12,406
Time and savings deposits (IPC)		42,806
Deposits of U.S. Government		238
Deposits of States and municipalities		2,264
Certified and officers checks		704
Total Domestic Deposits	58,418	
Demand deposits	13,577	
Time and savings deposits	44,841	
Total Domestic and Foreign Deposits		58,418
Other liabilities		507
Total Liabilities		58,925
Subordinated notes and debentures		428

EQUITY CAPITAL

Common stock	924
Surplus	3,313
Undivided profits	130
Total Equity Capital	4,367
Total Liabilities and Equity Capital	63,720

Subsidiary: Center State Holding Co., Inc.
Branch offices (5): Empire, Escalon, Modesto, Ripon, Salida.

Central Bank

Founded 1892

160 Sansome Street, San Francisco 94104 **Tel: (415) 986-1928**

Principal Officers: Michael G. Rafton, Chairman of the Board and President; George G. Padis, Executive Vice President & Branch Administrator; Gerald R. Taylor, First Senior Vice President & Chief Financial Officer; Robert W. Scofield, Donald E. Weyant, First Senior Vice Presidents.

Directors: Edward W. Boeger, John D. Carlisle, George Christopher, Richard F. Davis, Grace H. Foster, James K. Herbert, Ernest M. King, George Koregelos, George M. Marcus, Spiro D. Mellis, George G. Padis, Michael G. Rafton, Robert W. Scofield.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		57,484
U. S. Treasury securities		22,030
Obligations of U.S. Gov't agencies, etc.		48,897
Obligations of States and political subdivisions		11,091
Other bonds, notes, and debentures		1,906
Corporate stock		486
Loans (excluding unearned income)	791,602	
LESS: Reserve for possible loan losses	8,745	
Loans (net)		782,857
Direct lease financing		164,368
Bank premises, furniture and fixtures		44,349
Other real estate owned		8,569
Other assets		47,721
Total Assets		1,189,758

LIABILITIES

Demand deposits (IPC)		198,668
Time and savings deposits (IPC)		729,172
Deposits of U.S. Government		2,437
Deposits of States and municipalities		45,560
Deposits of commercial banks		44,378
Certified and officers checks		43,053
Total Domestic Deposits	1,063,268	
Demand deposits	247,175	
Time and savings deposits	816,093	
Total Domestic and Foreign Deposits		1,063,268
Federal funds purchased, etc.		19,135
Other liabilities for borrowed money		1,900
Mortgage indebtedness		6,194
Other liabilities		23,247
Total Liabilities		1,113,744
Subordinated notes and debentures		851

EQUITY CAPITAL

Common stock	25,476
Surplus	14,565
Undivided profits	35,122
Total Equity Capital	75,163
Total Liabilities and Equity Capital	1,189,758

Parent company: Central Banking System, Inc.

Subsidiaries: Central Hawaiian Leasing Corporation, Cenval Leasing Corporation, Cenval Leasing of Arizona, Cenval of Colorado Corporation, Church Loan Corporation, Coast Program of Arizona, Oakwood Financial Services Corporation.

Branch offices (53): Antioch, Berkeley, Beverly Hills, Burlingame, Carson, Clovis, Concord, Costa Mesa, Dublin, El Cerrito, Escalon, Esparto, Fairfield (2), Fresno (4), Gridley, Hughson, Livermore Long Beach, Los Angeles, Manteca, Modesto (2), Newark, Novato, Oakland (3), Oakley, Orinda, Oroville (2), Paradise, Parlier, Pleasanton, Richmond, Sacramento, San Francisco, San Jose (2), San Leandro, San Mateo (2),South Lake Tahoe, Stockton (2), Vacaville, Walnut Creek, Waterford, Woodland.

ATM facilities (3): Livermore, Oakland, Pleasant Hill.

Places of business (7): Costa Mesa, Fresno, Pacheco, Pleasant Hill, Pleasanton, Stockton, San Francisco, Walnut Creek.

Central Bank—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	7,040
(b) Stocks	34,887
(c) Real Estate Loans	9,320
(d) Other Loans	1,759
(e) Real Estate	6,727
(f) Savings and Loan, Other Thrift Deposits	8,731
(g) Miscellaneous	9,376
Time Deposits:	
(a) Own Bank	8,775
(b) Other Banks	6,771
Demand Deposits:	
(a) Own Bank	334
Corporate Investments	8,486
Agency,Safekeeping,Custodian, and Escrow Investments	15,359
Advances or Overdrafts	131
Total Assets	117,696

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	5,853
(b) Personal Living Trusts	4,514
(c) Employee Benefit Trusts	78,884
Total Fiduciary Accounts	89,251
Corporate Accounts	12,794
Agency,Safekeeping,Custodian, and Escrow Accounts	15,520
Due to Commercial Department, Advances or Overdrafts	131
Total Liabilities	117,696
Market value-Securities deposited with State Treasurer: Court	586
Market value-Securities deposited with State Treasurer: Private	197

Central Bank of Glendale

Incorporated March 29, 1972

411 North Central Ave., Glendale 91203 **Tel: (213) 507-1770**

Principal Officers: Robert W. Stevenson, Chairman of the Board & Chief Financial Officer; Rodney L. Allen, President & Chief Financial Officer; Richard B. Semon Senior Vice President & Cashier; Donald F. Burpee, Senior Vice President.

Directors: Rodney L. Allen, Eric A. Ashton, John C. Hedlund, John J. Lytle, Robert W. Stevenson, Donald J. York.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		9,683
U. S. Treasury securities		1,732
Obligations of U.S. Gov't agencies, etc.		1,408
Federal funds sold, etc.		2,300
Loans (excluding unearned income)	62,550	
LESS: Reserve for possible loan losses	603	
Loans (net)		61,947
Bank premises, furniture and fixtures		3,586
Other real estate owned		53
Other assets		1,699
Total Assets		82,408

LIABILITIES

Demand deposits (IPC)		21,744
Time and savings deposits (IPC)		42,755
Deposits of U.S. Government		227
Deposits of States and municipalities		2,500
Deposits of commercial banks		7,900
Certified and officers checks		950
Total Domestic Deposits	76,076	
Demand deposits	22,921	
Time and savings deposits	53,155	
Total Domestic and Foreign Deposits		76,076
Mortgage indebtedness		873
Other liabilities		1,133
Total Liabilities		78,082

EQUITY CAPITAL

Common stock	1,120
Surplus	1,899
Undivided profits	1,307
Total Equity Capital	4,326
Total Liabilities and Equity Capital	82,408

Subsidiary: CB Mortgage Corporation, CB Service Corporation, CBG, Inc., Cendale Development Company, Verdugo Escrow Company.

Branch offices (3): Glendale, La Crescenta, Palm Springs.

Central Sierra Bank

Incorporated March 3, 1981

373 W. St. Charles, San Andreas 95249 Tel: (209) 754-1883

Principal Officers: Clarence E. Hartley, Chairman of the Board and President; Richard O. Morris, Vice President and Cashier; Charles D. Connor, Vice President and Manager, Roger L. Haley, Richard Holton, Vice Presidents and Managers.

Directors: Glen C. Croshaw, Wilbur W. Fullaway, Clarence E. Hartley, Richard Q. Palmer, Athalia Turner, Forrest Turner, Jr., Rex C. Vollbrecht.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		990
U. S. Treasury securities		4,833
Obligations of U.S. Gov't agencies, etc.		2,931
Federal funds sold, etc.		6,010
Loans (excluding unearned income)	11,412	
LESS: Reserve for possible loan losses	92	
Loans (net)		11,320
Bank premises, furniture and fixtures		1,165
Other real estate owned		664
Other assets		606
Total Assets		28,519

LIABILITIES

Demand deposits (IPC)		1,911
Time and savings deposits (IPC)		20,118
Deposits of U.S. Government		11
Deposits of States and municipalities		2,156
Certified and officers checks		269
Total Domestic Deposits	24,465	
Demand deposits	2,191	
Time and savings deposits	22,274	
Total Domestic and Foreign Deposits		24,465
Federal funds purchased, etc.		38
Other liabilities		647
Total Liabilities		25,150

EQUITY CAPITAL

Common stock		3,078
Undivided profits		291
Total Equity Capital		3,369
Total Liabilities and Equity Capital		28,519

Branch Offices (3): Angels Camp, Jamestown, Lodi.
Place of business: Sutter Creek.

Century Bank

Incorporated March 7, 1977

6420 Wilshire Boulevard Los Angeles 90048 **Tel: (213) 651-2263**

Principal Officers: Placido L. Mapa, Jr., Chairman of the Board; Basilio Estanislao, President & Chief Executive Officer; Arturo Cruz, Chief Operating Officer; Alfredo Buenaventura, Senior Vice President, Finance & Administration; Reynaldo C. Santos, Senior Vice President, International; Teresita Ungria-Dee, Controller.

Directors: Roman Cruz, Jr., P. O. Domingo, Basilio Estanislao, Zoilo R. Inacay, Demetrio S. Jayme, Jaime Laya, Placido L. Mapa, Jr., Gilberto Teodoro, Cesar Zalamea.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		18,338
Obligations of U.S. Gov't agencies, etc.		5,632
Obligations of States and political subdivisions		165
Federal funds sold, etc.		21,600
Loans (excluding unearned income)	40,974	
LESS: Reserve for possible loan losses	902	
Loans (net)		40,072
Direct lease financing		1,921
Bank premises, furniture and fixtures		2,631
Other real estate owned		1,663
Customers' liability on acceptances outstanding		27
Other assets		2,764
Total Assets		94,813

LIABILITIES

Demand deposits (IPC)		12,410
Time and savings deposits (IPC)		25,441
Deposits of U.S. Government		1,857
Deposits of commercial banks		12,157
Certified and officers checks		360
Total Domestic Deposits	52,225	
Demand deposits	16,470	
Time and savings deposits	35,755	
Deposits in Foreign Offices		11,269
Total Domestic and Foreign Deposits		63,494
Federal funds purchased, etc.		14,015
Mortgage indebtedness		185
Acceptances executed and outstanding		27
Other liabilities		4,380
Total Liabilities		82,101

EQUITY CAPITAL

Common stock	8,677
Surplus	4,525
Undivided profits	-490
Total Equity Capital	12,712
Total Liabilities and Equity Capital	94,813

Parent company: Century Holding Corporation
Branch offices (5): Hayward, Los Angeles (2), San Francisco, Stockton.
Places of business (2): National City, San Jose.

Cerritos Valley Bank

Incorporated September 29, 1969

13400 San Antonio Dr., Norwalk 90650 **Tel: (213) 868-3221**

Principal Officers: Kay Tomo, M.D., Chairman of the Board; L. Don Sargent, President; Joseph A. Montana Vice President & Chief Financial Officer, R.J. Gagnon, Vice President, Credit Administrator.

Directors: Samuel A. Cabraloff, Gary Einstein, Michael T. Harabedian, Jack B. Jay, M.D., Garo V. Minassian, Walter T. Mullikin, M.D., JoAnn Piano, Kay Toma, M.D., Wolf H. Stern, Gonzalo (Jack) Veyna.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,323
U. S. Treasury securities		100
Obligations of U.S. Gov't agencies, etc.		2,328
Obligations of States and political subdivisions		3,029
Other bonds, notes, and debentures		949
Federal funds sold, etc.		1,300
Loans (excluding unearned income)	22,415	
LESS: Reserve for possible loan losses	234	
Loans (net)		22,181
Bank premises, furniture and fixtures		1,844
Other real estate owned		276
Other assets		462
Total Assets		37,792

LIABILITIES

Demand deposits (IPC)		10,833
Time and savings deposits (IPC)		19,892
Deposits of U.S. Government		238
Deposits of States and municipalities		300
Certified and officers checks		728
Total Domestic Deposits	31,991	
Demand deposits	11,799	
Time and savings deposits	20,192	
Total Domestic and Foreign Deposits		31,991
Other liabilities for borrowed money		887
Mortgage indebtedness		1,495
Other liabilities		489
Total Liabilities		34,862

EQUITY CAPITAL

Common stock	4,134
Undivided profits	-1,204
Total Equity Capital	2,930
Total Liabilities and Equity Capital	37,792

Branch offices (2): Anaheim, Artesia

Charter Pacific Bank

Established June 1, 1981

29200 Agoura Road, Agoura Hills 91301 **Tel: (818) 991-8512**

Principal Officers: David Lafaille, Chairman of the Board, Allen R. Blum, President & Chief Executive Officer; James R. Vrataric, Executive Vice President, Commercial Lending, Eugene R. Volkerding, Senior Vice President, Cashier & Chief Finanical Officer; James C. Favorite, Senior Vice President, Real Estate Lending; James W. Lane, Vice President; Maureen O'Rourke, Assistant Vice President.

Directors: Peter K. Althouse, Allen R. Blum, Barbara R. Dale, David Lafaille, Sharon L. Riddle, Anthony A. Vicar, Diana R. Warren, Allen G. Woskow.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		8,248
U. S. Treasury securities		500
Obligations of States and political subdivisions		200
Federal funds sold, etc.		100
Loans (excluding unearned income)	19,619	
LESS: Reserve for possible loan losses	148	
Loans (net)		19,471
Bank premises, furniture and fixtures		377
Investments in unconsolidated subsidiaries		537
Other assets		737
Total Assets		30,170

LIABILITIES

Demand deposits (IPC)		4,815
Time and savings deposits (IPC)		20,126
Deposits of States and municipalities		600
Certified and officers checks		275
Total Domestic Deposits	25,816	
Demand deposits	5,090	
Time and savings deposits	20,726	
Total Domestic and Foreign Deposits		25,816
Mortgage indebtedness		153
Other liabilities		413
Total Liabilities		26,382
Subordinated notes and debentures		1,192

EQUITY CAPITAL

Common stock	1,500
Surplus	1,184
Undivided profits	-88
Total Equity Capital	2,596
Total Liabilities and Equity Capital	30,170

Branch office: Beverly Hills.
Subsidiary: Charter Pacific Financial Services.

Chino Valley Bank

Incorporated December 26, 1973

12808 Central Ave., Chino 91710 **Tel: (714) 627-7316**

Principal Officers: John Cavallucci, President; Vincent Breitenberger, Executive Vice President and Senior Loan Officer; David L. Palagyi, Executive Vice President & Chief Operating Officer; Donna Millenberger, Vice President & Cashier.

Directors: George A. Borba, John A. Borba, John Cavallucci, Paul E. Cortez, Ronald O. Kruse, John J. LoPorto, Charles M. Magistro, John Vander Schaaf.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		28,867
U. S. Treasury securities		12,628
Obligations of U.S. Gov't agencies, etc.		2,625
Obligations of States and political subdivisions		3,786
Federal funds sold, etc.		7,600
Loans (excluding unearned income)	98,761	
LESS: Reserve for possible loan losses	1,259	
Loans (net)		97,502
Direct lease financing		2,559
Bank premises, furniture and fixtures		5,892
Other real estate owned		715
Other assets		2,873
Total Assets		165,047

LIABILITIES

Demand deposits (IPC)		50,310
Time and savings deposits (IPC)		85,074
Deposits of U.S. Government		144
Deposits of States and municipalities		10,590
Certified and officers checks		3,118
Total Domestic Deposits	149,236	
Demand deposits	53,572	
Time and savings deposits	95,664	
Total Domestic and Foreign Deposits		149,236
Federal funds purchased, etc.		1,752
Other liabilities for borrowed money		1,712
Mortgage indebtedness		885
Other liabilities		1,948
Total Liabilities		155,533

EQUITY CAPITAL

Common stock		1,475
Surplus		3,135
Undivided profits		4,904
Total Equity Capital		9,514
Total Liabilities and Equity Capital		165,047

Parent company: CVB Financial Corporation.
Branch offices (6): Chino, Colton, Corona, Pomona, Ontario, Upland.

Citizens Bank of Costa Mesa

Incorporated June 29, 1972

2970 Harbor Blvd., Costa Mesa 92626 Tel: (714) 979-4200

Principal Officers: Bertren I. Smith, Chairman of the Board; Paige V. Simpson, President; & Chief Executive Officer, Robert Ucciferri, Executive Vice President and Chief Administrative Officer; Robert T. Mast, Vice President & Cashier.

Directors: Charles Cringle, Roy E. June, Robert H. Olander, James D. Ray, Paige V. Simpson, Bertren I. Smith.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		6,618
Obligations of U.S. Gov't agencies, etc.		1,165
Obligations of States and political subdivisions		5,497
Federal funds sold, etc.		6,800
Loans (excluding unearned income)	60,115	
LESS: Reserve for possible loan losses	601	
Loans (net)		59,514
Direct lease financing		180
Bank premises, furniture and fixtures		2,794
Other real estate owned		409
Other assets		1,105
Total Assets		84,082

LIABILITIES

Demand deposits (IPC)		26,841
Time and savings deposits (IPC)		46,361
Deposits of U.S. Government		72
Deposits of States and municipalities		243
Certified and officers checks		2,015
Total Domestic Deposits	75,532	
Demand deposits	29,044	
Time and savings deposits	46,488	
Total Domestic and Foreign Deposits		75,532
Other liabilities for borrowed money		732
Other liabilities		1,216
Total Liabilities		77,480

EQUITY CAPITAL

Common stock		3,850
Undivided profits		2,752
Total Equity Capital		6,602
Total Liabilities and Equity Capital		84,082

Subsidiary: Bank of Costa Mesa Properties, Inc.
Branch offices (2): Brea, Costa Mesa.

Citizens Bank of Roseville

Incorporated April 25, 1930

1625 Douglas Boulevard, Roseville 95678 **Tel: (916) 782-5561**

Principal Officers: Earl W. Nichols, Jr., Chairman of the Board; Thomas B. Rumble, President & Chief Executive Officer.

Directors: Robert G. Armstrong, Jean Broome, Peter Decker, Tom W. Denio, Robert J. Fetz, Gordon F. Harris, Robert W. Howe, Robert H. Johnson, Earl W. Nichols, Jr., Walter E. Paton, Gregory R. Rowe, Kathleen Wesseling.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,794
U. S. Treasury securities		2,250
Obligations of U.S. Gov't agencies, etc.		3,504
Obligations of States and political subdivisions		1,315
Federal funds sold, etc.		600
Loans (excluding unearned income)	31,662	
LESS: Reserve for possible loan losses	309	
Loans (net)		31,353
Bank premises, furniture and fixtures		1,241
Other real estate owned		272
Other assets		675
Total Assets		44,004

LIABILITIES

Demand deposits (IPC)		7,067
Time and savings deposits (IPC)		30,334
Deposits of U.S. Government		41
Deposits of States and municipalities		1,328
Certified and officers checks		1,106
Total Domestic Deposits	39,876	
Demand deposits	8,289	
Time and savings deposits	31,587	
Total Domestic and Foreign Deposits		39,876
Federal funds purchased, etc.		592
Mortgage indebtedness		121
Other liabilities		465
Total Liabilities		41,054

EQUITY CAPITAL

Common stock		386
Surplus		1,869
Undivided profits		695
Total Equity Capital		2,950
Total Liabilities and Equity Capital		44,004

Branch offices (2): Roseville (2).
Extension of banking office: Roseville.

Citizens Commercial Trust and Savings Bank of Pasadena

Incorporated September 26, 1912

225 E. Colorado Blvd., Pasadena 91101 **Tel: (213) 796-3000**

Principal Officers: Robert V. Hubbard, Chairman of the Board; Robert V. Hubbard, Jr., Vice Chairman of the Board; Roy L. Coats, President; Vernon F. Coss, Executive Vice President, Trust Division; C.J. Hagan, Senior Trust Officer & Secretary; A. Scott Chapman, John W. Hance, Senior Vice Presidents; Rolland Stoffel, Vice President, Cashier.

Directors: Fitch M. Behr, Hewes A. Bell, Houghton W. Bragg, Roy L. Coats, Robert V. Hubbard, Robert V. Hubbard, Jr., William J. Symes.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,019
U. S. Treasury securities		8,391
Obligations of U.S. Gov't agencies, etc.		3,700
Obligations of States and political subdivisions		1,526
Other bonds, notes, and debentures		705
Federal funds sold, etc.		4,500
Loans (excluding unearned income)	38,630	
LESS: Reserve for possible loan losses	324	
Loans (net)		38,306
Direct lease financing		26
Bank premises, furniture and fixtures		3,555
Other assets		2,769
Total Assets		68,497

LIABILITIES

Demand deposits (IPC)		19,913
Time and savings deposits (IPC)		41,836
Deposits of States and municipalities		200
Certified and officers checks		1,564
Total Domestic Deposits	63,513	
Demand deposits	21,478	
Time and savings deposits	42,035	
Total Domestic and Foreign Deposits		63,513
Other liabilities for borrowed money		95
Other liabilities		706
Total Liabilities		64,314

EQUITY CAPITAL

Common stock		900
Surplus		568
Undivided profits		2,715
Total Equity Capital		4,183
Total Liabilities and Equity Capital		68,497

Branch Offices (3): La Canada, Pasadena, San Marino.

Citizens Commercial Trust and Savings Bank of Pasadena—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	46,600
(b) Stocks	62,283
(c) Real Estate Loans	9,106
(d) Other Loans	5,169
(e) Real Estate	9,086
(f) Savings and Loan, Other Thrift Deposits	7,092
(g) Miscellaneous	35,400
Time Deposits:	
(a) Own Bank	7,948
(b) Other Banks	875
Demand Deposits:	
(a) Own Bank	1,402
Agency,Safekeeping,Custodian, and Escrow Investments	187,748
Advances or Overdrafts	125
Total Assets	372,834

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	18,699
(b) Personal Living Trusts	48,065
(c) Employee Benefit Trusts	111,726
Total Fiduciary Accounts	178,490
Agency,Safekeeping,Custodian, and Escrow Accounts	194,219
Due to Commercial Department, Advances or Overdrafts	125
Total Liabilities	372,834
Market value-Securities deposited with State Treasurer: Court	1,522
Market value-Securities deposited with State Treasurer: Private	142

Citizens State Bank of Santa Paula

Incorporated October 14, 1929

948 E. Main St., Santa Paula 93060 Tel: (805) 525-4413

Principal Officers: Thomas M. Riley, Chairman of the Board; Joseph C. Nesbitt, President; Wesley F. Cullins, E. Floyd Griffin, Vice Presidents; Betty L. Wright, Assistant Vice President & Cashier; Wanda C. Samples, Assistant Vice President and Operations Officer; Mattie L. Brown, Assistant Vice President & Corporate Secretary; Paul E. Chambers, Elizabeth Lloyd, Assistant Vice Presidents.

Directors: Antonio Diaz, Samuel R. Edwards, Sanger C. Hedrick, Paul A. Morris, Joseph C. Nesbitt, Thomas M. Riley, James M. Sharp, Douglas Shively, Kathryn S. Wilbur.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		3,192
U. S. Treasury securities		13,268
Obligations of U.S. Gov't agencies, etc.		1,100
Obligations of States and political subdivisions		3,265
Corporate stock		30
Federal funds sold, etc.		3,200
Loans (excluding unearned income)	17,502	
LESS: Reserve for possible loan losses	163	
Loans (net)		17,339
Bank premises, furniture and fixtures		213
Other assets		503
Total Assets		42,110

LIABILITIES

Demand deposits (IPC)		6,784
Time and savings deposits (IPC)		27,982
Deposits of U.S. Government		23
Deposits of States and municipalities		1,155
Certified and officers checks		1,080
Total Domestic Deposits	37,024	
Demand deposits	7,969	
Time and savings deposits	29,055	
Total Domestic and Foreign Deposits		37,024
Federal funds purchased, etc.		1,316
Other liabilities		388
Total Liabilities		38,728

EQUITY CAPITAL

Common stock	210
Surplus	790
Undivided profits	2,382
Total Equity Capital	3,382
Total Liabilities and Equity Capital	42,110

Branch offices (2): Piru, Santa Paula.

Citizens Western Bank

Incorporated May 3, 1976

1606 Grand Avenue, San Diego 92109 **Tel: (619) 275-0911**

Principal Officers: John J. McCloskey, Chairman of the Board & Chief Executive Officer; Kenneth R. Kurtz, Vice Chairman; Raymond T. Johnson, President; Gary R. Cristofani, Vice President & Cashier.

Directors: Moto Asakawa, Bernice M. Gibson, Raymond T. Johnson, Kenneth R. Kurtz, Art S. Leitch, John J. McCloskey, Alan R. Perry.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,715
U. S. Treasury securities		203
Federal funds sold, etc.		500
Loans (excluding unearned income)	24,783	
LESS: Reserve for possible loan losses	423	
Loans (net)		24,360
Bank premises, furniture and fixtures		3,411
Other real estate owned		488
Other assets		728
Total Assets		35,405

LIABILITIES

Demand deposits (IPC)		8,968
Time and savings deposits (IPC)		21,604
Deposits of U.S. Government		1
Certified and officers checks		831
Total Domestic Deposits	31,404	
Demand deposits	9,800	
Time and savings deposits	21,604	
Total Domestic and Foreign Deposits		31,404
Other liabilities for borrowed money		269
Mortgage indebtedness		155
Other liabilities		279
Total Liabilities		32,107

EQUITY CAPITAL

Common stock	2,880
Undivided profits	418
Total Equity Capital	3,298
Total Liabilities and Equity Capital	35,405

Branch office: La Jolla.
Extension of banking office: San Diego.

Citrus State Bank

Incorporated December 29, 1978

925 West Badillo St., Covina 91722 **Tel: (213) 967-2411**

Principal Officers: Thomas A. Bishop, President & Chief Executive Officer; Joseph A. Geiselman, Executive Vice President; John A. Riebennacht, Senior Vice President & Cashier.

Directors: Donald R. Baker, M.D., Rodney Baker, Thomas A. Bishop, Clifton C. Booth, Angelo J. Brutocao, Doyle J. Davis, D.D.S., James R. Mulligan.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		7,928
Obligations of U.S. Gov't agencies, etc.		2,049
Obligations of States and political subdivisions		1,705
Federal funds sold, etc.		3,500
Loans (excluding unearned income)	43,358	
LESS: Reserve for possible loan losses	408	
Loans (net)		42,950
Direct lease financing		3,826
Bank premises, furniture and fixtures		2,929
Other real estate owned		241
Other assets		1,338
Total Assets		66,466

LIABILITIES

Demand deposits (IPC)		12,283
Time and savings deposits (IPC)		43,975
Deposits of U.S. Government		39
Deposits of States and municipalities		1,600
Deposits of commercial banks		600
Certified and officers checks		1,197
Total Domestic Deposits	59,694	
Demand deposits	13,519	
Time and savings deposits	46,175	
Total Domestic and Foreign Deposits		59,694
Mortgage indebtedness		75
Other liabilities		1,067
Total Liabilities		60,836

EQUITY CAPITAL

Common stock		4,406
Undivided profits		1,224
Total Equity Capital		5,630
Total Liabilities and Equity Capital		66,466

Branch office: West Covina.
Place of business: Hemet.

City Commerce Bank

Established September 11, 1978

915 State Street, Santa Barbara 93102 **Tel: (805) 963-5871**

Principal Officers: Edwin B. Mack, President; R. T. Hinderleider, Senior Vice President & Cashier; Don G. Van Buren, Walter E. Zeni, Vice Presidents.

Directors: Dick Berti, Dr. William J. Blythe, Dr. Vernon Cheadle, Larry Crandell, Dr. Robert Hartzman, Jerry Harwin, Harry Heron, R.T. Hinderleider, Carl Lindros, Edwin B. Mack, Willard W. McEwen, Jr., C. Brian O'Gorman, Harold Oreskes, Syble R. Roberts

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		3,493
Obligations of U.S. Gov't agencies, etc		1,210
Obligations of States and political subdivisions		4,934
Federal funds sold, etc.		1,625
Loans (excluding unearned income)	35,565	
LESS: Reserve for possible loan losses	361	
Loans (net)		35,204
Bank premises, furniture and fixtures		3,207
Other real estate owned		200
Other assets		1,146
Total Assets		51,019

LIABILITIES

Demand deposits (IPC)		8,451
Time and savings deposits (IPC)		35,251
Deposits of U.S. Government		88
Deposits of States and municipalities		1,235
Deposits of commercial banks		12
Certified and officers checks		876
Total Domestic Deposits	45,913	
Demand deposits	9,427	
Time and savings deposits	36,486	
Total Domestic and Foreign Deposits		45,913
Federal funds purchased, etc.		5
Other liabilities		847
Total Liabilities		46,765

EQUITY CAPITAL

Common stock	1,784
Surplus	1,311
Undivided profits	1,159
Total Equity Capital	4,254
Total Liabilities and Equity Capital	51,019

Branch office: Santa Barbara.

Civic Bank of Commerce

Established December 17, 1984

1814 Franklin Street, Oakland 94612 **Tel. (415) 836-6500**

Principal Officers: Claude B. Hutchison, Jr., Chairman of the Board and Chief Executive Officer, Dennis M. Fitzpatrick, President; Guy R. Henshaw, Treasurer; Edward C. Grubel, Cashier & Chief Fiancial Officer; Roy Elliott, Executive Vice President.

Directors: William E. Brown, C. Donald Carr, William F. Cronk, David Cutter, James Dieterich, Dennis M. Fitzpatrick, John Glenn, Guy R. Henshaw, Claude B. Hutchison, Paul R. Handlery, James C. Johnson, Paul C. Kepler, Lucile Lansing, Edward Mein, Kenneth Rainin, Dale Reed, Edward G. Roach, Barclay Simpson, Sanford Skaggs.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		156
U. S. Treasury securities		3,665
Corporate stock		300
Federal funds sold, etc.		6,500
Loans (excluding unearned income)	2,141	
LESS: Reserve for possible loan losses	1	
Loans (net)		2,140
Bank premises, furniture and fixtures		1,143
Other assets		200
Total Assets		14,104
LIABILITIES		
Demand deposits (IPC)		63
Time and savings deposits (IPC)		2,566
Certified and officers checks		120
Total Domestic Deposits	2,749	
Demand deposits	183	
Time and savings deposits	2,566	
Total Domestic and Foreign Deposits		2,749
Other liabilities		1,484
Total Liabilities		4,233
EQUITY CAPITAL		
Common stock		5,000
Surplus		5,000
Undivided profits		-129
Total Equity Capital		9,871
Total Liabilities and Equity Capital		14,104

Parent company: Civic Ban Corp.
Branch office: Walnut Creek.

Clovis Community Bank

Incorporated May 17, 1979

600 Pollasky Ave., Clovis 93612 Tel: (209) 298-1775

Principal Officers: Donald H. Bruegman, President; Viola Wilson, Vice President & Cashier; C. E. Rigsbee, Senior Vice President.

Directors: Donald H. Bruegman, David E. Cook, Einar Cook, Sidney B. Cox, Daniel N. Cunningham, Larry D. Grossi, Douglas S. McDonald, Wanda Lee Rogers, Yoshito Takahashi, Joseph B. Weirick.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,543
U. S. Treasury securities		1,000
Obligations of U.S. Gov't agencies, etc.		3,861
Obligations of States and political subdivisions		1,000
Federal funds sold, etc.		350
Loans (excluding unearned income)	20,296	
LESS: Reserve for possible loan losses	190	
Loans (net)		20,106
Bank premises, furniture and fixtures		1,039
Other real estate owned		143
Other assets		721
Total Assets		30,763

LIABILITIES

Demand deposits (IPC)		5,178
Time and savings deposits (IPC)		19,382
Deposits of States and municipalities		2,206
Certified and officers checks		711
Total Domestic Deposits	27,477	
Demand deposits	5,889	
Time and savings deposits	21,588	
Total Domestic and Foreign Deposits		27,477
Other liabilities		495
Total Liabilities		27,972

EQUITY CAPITAL

Common stock		2,212
Undivided profits		579
Total Equity Capital		2,791
Total Liabilities and Equity Capital		30,763

Branch office: Shaver Lake.

Coast Bank

Incorporated March 17, 1951

5354 East Second St., Long Beach 90803 **Tel: (213) 434-3401**

Principal Officers: James S. Brown, Chairman of the Board; G. Lloyd Williams, Jr. Vice Chairman of the Board; Ronald L. Askew, President and Chief Executive Officer; Donald C. Milner, Vice President and Cashier; Jordan M. Bradley, Senior Vice President & Senior Loan Officer.

Directors: Ronald L. Askew, James H. Balkman, James S. Brown, Robert P. Graham, G. Lloyd Williams.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		6,118
Obligations of U.S. Gov't agencies, etc.		1,102
Obligations of States and political subdivisions		903
Federal funds sold, etc.		1,160
Loans (excluding unearned income)	47,162	
LESS: Reserve for possible loan losses	770	
Loans (net)		46,392
Bank premises, furniture and fixtures		1,852
Other real estate owned		874
Customers' liability on acceptances outstanding		33
Other assets		566
Total Assets		59,000

LIABILITIES

Demand deposits (IPC)		25,429
Time and savings deposits (IPC)		24,813
Deposits of U.S. Government		35
Deposits of States and municipalities		3,300
Certified and officers checks		713
Total Domestic Deposits	54,290	
Demand deposits	26,177	
Time and savings deposits	28,113	
Total Domestic and Foreign Deposits		54,290
Other liabilities for borrowed money		223
Mortgage indebtedness		791
Acceptances executed and outstanding		33
Other liabilities		933
Total Liabilities		56,270

EQUITY CAPITAL

Common stock	642
Surplus	3,648
Undivided profits	-1,560
Total Equity Capital	2,730
Total Liabilities and Equity Capital	59,000

Parent company: BSD Bancorp, Inc.
Branch offices (2): Garden Grove, Santa Ana.
Extension of banking office: Long Beach.

Coast Commercial Bank

Incorporated May 31, 1981

701 Front Street, Santa Cruz 95060 **Tel: (408) 429-8944**

Principal Officers: Harvey J. Nickelson, President and Chief Executive Officer; Joseph S. Accornero, Vice President and Chief Financial Officer; David V. Heald, Senior Vice President and Senior Loan Officer; Paula Yarr, Vice President, Marketing and Business Development; Richard Hofstetter, Vice President.

Directors: Richard Alderson, Douglas D Austin, John C. Burroughs, Charles L. Canfield, Bud Cummings, Ronald M. Israel, M.D., Malcolm D. Moore, Harvey J. Nickelson, Gus J.F. Norton, Thomas E. Starr, James C. Thompson.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		3,613
U. S. Treasury securities		3,480
Obligations of U.S. Gov't agencies, etc.		515
Federal funds sold, etc.		100
Loans (excluding unearned income)	18,090	
LESS: Reserve for possible loan losses	161	
Loans (net)		17,929
Direct lease financing		456
Bank premises, furniture and fixtures		1,468
Other real estate owned		59
Other assets		385
Total Assets		28,005
LIABILITIES		
Demand deposits (IPC)		6,825
Time and savings deposits (IPC)		16,580
Deposits of U.S. Government		44
Certified and officers checks		362
Total Domestic Deposits	23,811	
Demand deposits	7,231	
Time and savings deposits	16,580	
Total Domestic and Foreign Deposits		23,811
Mortgage indebtedness		100
Other liabilities		270
Total Liabilities		24,181
EQUITY CAPITAL		
Common stock		2,091
Surplus		1,485
Undivided profits		248
Total Equity Capital		3,824
Total Liabilities and Equity Capital		28,005

Branch office: Santa Cruz.
Extension of banking office: Santa Cruz.

CommerceBank

Established February 1, 1979

1201 Dove Street, Newport Beach 92660 **Tel: (714) 851-9900**

Principal Officers: Lance C. Blue, Chief Executive Officer; Clyde H. Gossert, President; Thomas J. Poulos, Senior Executive Vice President; Roberta E. Masters, Senior Vice President and Chief Financial Officer Raymond E. Dellerba, Executive Vice President, Branch Administration.

Directors: Lance C. Blue, Robert J. DeMarco, Clyde Gossert, William E. Langston, George R. Ochsner, Jay L. Reed, John Martin Shea, Timothy L. Strader, Anthony M. Vitti.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		21,698
U. S. Treasury securities		2,501
Obligations of U.S. Gov't agencies, etc.		7,267
Federal funds sold, etc.		8,520
Loans (excluding unearned income)	82,217	
LESS: Reserve for possible loan losses	1,050	
Loans (net)		81,167
Direct lease financing		1,383
Bank premises, furniture and fixtures		1,998
Other real estate owned		307
Other assets		2,543
Total Assets		127,384

LIABILITIES

Demand deposits (IPC)		43,569
Time and savings deposits (IPC)		71,631
Deposits of U.S. Government		67
Deposits of States and municipalities		100
Certified and officers checks		1,636
Total Domestic Deposits	117,003	
Demand deposits	45,272	
Time and savings deposits	71,731	
Total Domestic and Foreign Deposits		117,003
Federal funds purchased, etc.		50
Other liabilities		2,044
Total Liabilities		119,097

EQUITY CAPITAL

Common stock	6,946
Undivided profits	1,341
Total Equity Capital	8,287
Total Liabilities and Equity Capital	127,384

Branch offices (2): Buena Park, Costa Mesa.

Commercial Bank of Fremont

Incorporated May 6, 1983

39510 Paseo Padre Parkway, Fremont 94538 **Tel. (415) 794-7700**

Principal Officers: Harlan C. Nobis, President & Chief Executive Officer; A.J. 'Tony' Giannotti, Executive Vice President; Donald J. Morris, Vice President & Cashier.

Directors: Harry A. Avila, A.E. Bernardin, Charles Bettencourt, Eugene C. Cowell, Allan D. Fisher, A.J. 'Tony' Giannotti, James McVey, Harry R. Sheppard, Harlan C. Nobis, Paul S. Thomsen, Vincent E. Wallace.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		1,630
U. S. Treasury securities		699
Obligations of U.S. Gov't agencies, etc.		3,217
Corporate stock		90
Loans (excluding unearned income)	11,520	
LESS: Reserve for possible loan losses	48	
Loans (net)		11,472
Bank premises, furniture and fixtures		610
Other assets		269
Total Assets		17,987

LIABILITIES

Demand deposits (IPC)		3,718
Time and savings deposits (IPC)		10,541
Deposits of U.S. Government		15
Deposits of States and municipalities		264
Certified and officers checks		245
Total Domestic Deposits	14,783	
Demand deposits	4,242	
Time and savings deposits	10,541	
Total Domestic and Foreign Deposits		14,783
Federal funds purchased, etc.		500
Other liabilities		36
Total Liabilities		15,319

EQUITY CAPITAL

Common stock	1,500
Surplus	1,500
Undivided profits	-332
Total Equity Capital	2,668
Total Liabilities and Equity Capital	17,987

Parent company: Mission Valley Bancorp.

Commercial Bank of San Francisco

Incorporated November 1, 1973

333 Pine St., San Francisco 94104 Tel: (415) 627-0333

Principal Officers: Doanld H. Hatfield, Chairman of the Board, R. Wendell Ellis, Vice Chairman; Robert B. Leet, President and Chief Executive Officer; R. Gary Gribben, Executive Vice President; Carol Spence, Senior Vice President; W. J. Waksvik, Senior Vice President, Secretary & Treasurer, Nancy Toohey, James M. Connelly, Donald R. Barthol, Ingrid Canto, Vice Presidents.

Directors: Donald Aschbrenner, James A. Bruen, Esq., R. Wendell Ellis, Donald Hatfield, Robert B. Leet, William J. McCubbin, Stanley Nemer, William C. Sarsfield.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		3,414
U. S. Treasury securities		4,435
Corporate stock		100
Loans (excluding unearned income)	30,324	
LESS: Reserve for possible loan losses	316	
Loans (net)		30,008
Direct lease financing		150
Bank premises, furniture and fixtures		700
Other assets		655
Total Assets		39,462

LIABILITIES

Demand deposits (IPC)		7,725
Time and savings deposits (IPC)		25,596
Deposits of U.S. Government		37
Deposits of States and municipalities		500
Certified and officers checks		288
Total Domestic Deposits	34,146	
Demand deposits	8,050	
Time and savings deposits	26,096	
Total Domestic and Foreign Deposits		34,146
Federal funds purchased, etc.		1,500
Other liabilities		335
Total Liabilities		35,981

EQUITY CAPITAL

Common stock	3,595
Surplus	1,677
Undivided profits	-1,791
Total Equity Capital	3,481
Total Liabilities and Equity Capital	39,462

Subsidiary: Commercial Messenger Service, Inc.

Commonwealth Bank

Incorporated January 6, 1975

3424 Carson Street, Torrance 90503 **Tel: (213) 214-1515**

Principal Officers: Kenneth G. Marapese, Chairman of the Board; J.E. Candelaria, Jr., President and Chief Executive Officer; Marjorie D. Lundgren, Senior Vice President.

Directors: M. Virginia Birk, J. E. Candelaria, Jr., Marjorie D. Lundgren, Kenneth G. Marapese, Elia Najor, Jack Prince.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		13,520
U. S. Treasury securities		179
Obligations of U.S. Gov't agencies, etc.		3,101
Obligations of States and political subdivisions		25
Other bonds, notes, and debentures		60
Corporate stock		1
Federal funds sold, etc.		5,250
Loans (excluding unearned income)	87,283	
LESS: Reserve for possible loan losses	590	
Loans (net)		86,693
Direct lease financing		859
Bank premises, furniture and fixtures		7,471
Other real estate owned		2,494
Customers' liability on acceptances outstanding		191
Other assets		5,186
Total Assets		125,030

LIABILITIES

Demand deposits (IPC)		36,829
Time and savings deposits (IPC)		58,110
Deposits of U.S. Government		138
Deposits of States and municipalities		19,550
Certified and officers checks		3,112
Total Domestic Deposits	117,739	
Demand deposits	40,079	
Time and savings deposits	77,660	
Total Domestic and Foreign Deposits		117,739
Other liabilities for borrowed money		81
Mortgage indebtedness		69
Acceptances executed and outstanding		191
Other liabilities		2,119
Total Liabilities		120,199
Subordinated notes and debentures		1,638

EQUITY CAPITAL

Common stock		4,274
Surplus		5,611
Undivided profits		-6,692
Total Equity Capital		3,193
Total Liabilities and Equity Capital		125,030

Subsidiary: Commonwealth Thrift & Loan.
Branch offices (4): Carson, Cathedral City, San Diego, Santa Ana.

Community Bank

Incorporated July 2, 1945

2629 Clarendon Ave., Huntington Park 90255 **Tel: (213) 587-8888**

Principal Officers: Charles E. Cook, Chairman of the Board; C.R. Pearman, Vice Chairman of the Board; Edward Mills, Chairman of the Executive Committee; Randolph B. Stockwell, President; J.H. Cheney, Chief Operating Officer; R.V. Hart, Chief Credit Officer; P.G. Hartman, Chief Financial Officer; W.P. Treder, Chief Administrative Officer; R.E. Proudfit, Fred R. Weideman, Executive Vice Presidents; C.R. Barker, W.D. Beezley, K.E. Brinkman, P.C. Ellis, Jr., P.A. Glasgow, J.D. Lacy, G.R. Ochsner, W. W. Robi, A.J. Ruotolo, Senior Vice Presidents.

Directors: J.H. Cheney, Charles E. Cook, A. Geib, R.V. Hart, A.P.Johnson, Edward Mills, C.R. Pearman, R. B. Stockwell, W.R. Treder, Holmes P. Tuttle, F.R. Weideman.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		145,808
U. S. Treasury securities		7,541
Obligations of U.S. Gov't agencies, etc.		8,092
Obligations of States and political subdivisions		44,098
Corporate stock		8
Federal funds sold, etc.		102,000
Loans (excluding unearned income)	480,852	
LESS: Reserve for possible loan losses	5,010	
Loans (net)		475,842
Direct lease financing		12,598
Bank premises, furniture and fixtures		5,740
Other real estate owned		3,418
Customers' liability on acceptances outstanding		3,007
Other assets		9,173
Total Assets		817,325

LIABILITIES

Demand deposits (IPC)		120,868
Time and savings deposits (IPC)		262,918
Deposits of U.S. Government		511
Deposits of States and municipalities		16,960
Deposits of commercial banks		166,637
Certified and officers checks		5,654
Total Domestic Deposits	573,548	
Demand deposits	278,253	
Time and savings deposits	295,295	
Total Domestic and Foreign Deposits		573,548
Federal funds purchased, etc.		166,194
Other liabilities for borrowed money		19,394
Acceptances executed and outstanding		3,007
Other liabilities		6,306
Total Liabilities		768,449
Subordinated notes and debentures		1,000

EQUITY CAPITAL

Common stock	3,000
Surplus	25,000
Undivided profits	19,876
Total Equity Capital	47,876
Total Liabilities and Equity Capital	817,325

Subsidiaries: Community Land Company, Community Land Investment Company.
Branch offices (8): Anaheim, Burbank, Chatsworth, City of Commerce, City of Industry, Downey, Laguna Hills, Los Angeles.
Place of Business: Redwood City.

Community Bank of Santa Ynez Valley

Established January 11, 1980

2010 Mission Dr., Solvang 93463 **Tel: (805) 688-2511**

Principal Officers: William R. Prince, President; John F. Bewick, Vice President; Judy Pedersen, Cashier; Gary Geraets, Assistant Vice President; Colleen Silva, Business Development Officer.

Directors: James T. Barnes, Frank H. Barranco, M.D., George Dukes, Joaquin Henry Gonzales, Paul Hanberg, Arne Jacobsen, Thomas L. Lingham, Jr., Arden Petersen, William R. Prince, Ted Strangman.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		3,416
U. S. Treasury securities		502
Obligations of U.S. Gov't agencies, etc.		2,900
Obligations of States and political subdivisions		1,275
Corporate stock		44
Federal funds sold, etc.		2,000
Loans (excluding unearned income)	15,851	
LESS: Reserve for possible loan losses	118	
Loans (net)		15,733
Bank premises, furniture and fixtures		699
Other real estate owned		254
Other assets		801
Total Assets		27,624

LIABILITIES

Demand deposits (IPC)		6,655
Time and savings deposits (IPC)		16,641
Deposits of U.S. Government		12
Deposits of States and municipalities		294
Certified and officers checks		352
Total Domestic Deposits	23,954	
Demand deposits	6,903	
Time and savings deposits	17,051	
Total Domestic and Foreign Deposits		23,954
Federal funds purchased, etc.		1,131
Other liabilities for borrowed money		402
Other liabilities		196
Total Liabilities		25,683

EQUITY CAPITAL

Common stock	825
Surplus	650
Undivided profits	466
Total Equity Capital	1,941
Total Liabilities and Equity Capital	27,624

Branch offices (2): Buellton, Solvang.

Community First Bank

Incorporated July 5, 1978

1810 Chester Ave., Bakersfield 93301 **Tel: (805) 395-3200**

Principal Officers: Ronald L. Scheidt, Chairman of the Board & Chief Executive Officer; Henry L. Wheeler, President; Robert L. Cox, Senior Vice President, Human Resources & Development; Grady Buck, Senior Vice President & Credit Administrator; Lawrence H. Putnam, Senior Vice President & Cashier.

Directors: Harry J. Aslan, William A. Buzick, Dennis Coombs, Harvey Gaede, Earl Giacolini, William A. Grindle, William M. Lyles, Alexander Macdonald, D.H. Mapson, Tharrell Ming, Ronlad L. Scheidt, Donald Seriman, G. L. Seitz, Gino Torigiani, Henry L. Wheeler, Q. Kent Wilcox.

STATEMENT OF CONDITION, as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		15,939
U. S. Treasury securities		4,025
Obligations of U.S. Gov't agencies, etc.		10,194
Obligations of States and political subdivisions		12,810
Corporate stock		50
Federal funds sold, etc.		3,700
Loans (excluding unearned income)	108,324	
LESS: Reserve for possible loan losses	1,467	
Loans (net)		106,857
Direct lease financing		348
Bank premises, furniture and fixtures		6,815
Other real estate owned		3,198
Investments in unconsolidated subsidiaries		579
Other assets		3,663
Total Assets		168,178

LIABILITIES

Demand deposits (IPC)		37,947
Time and savings deposits (IPC)		105,989
Deposits of U.S. Government		482
Deposits of States and municipalities		10,634
Certified and officers checks		2,988
Total Domestic Deposits	158,040	
Demand deposits	42,075	
Time and savings deposits	115,965	
Total Domestic and Foreign Deposits		158,040
Federal funds purchased, etc.		615
Mortgage indebtedness		175
Other liabilities		1,111
Total Liabilities		159,941
Subordinated notes and debentures		316

EQUITY CAPITAL

Common stock	1,382
Surplus	6,556
Undivided profits	-17
Total Equity Capital	7,921
Total Liabilities and Equity Capital	168,178

Parent company: Pacific Bancorporation
Subsidiary: PBC Venture Capital Inc.
Branch offices (20): Atwater, Bakersfield (4), Buttonwillow, Caruthers, Dos Palos, Fresno, Kerman, Kernville, Kingsburg, Lake Isabella, Lamont, Mendota, Oildale, Ridgecrest, Selma, Shafter, Taft.

Continental Pacific Bank

Established November 14, 1983

141 Parker Street, Vacaville 95688 **Tel. (707) 448-1100**

Principal Officers: Walter O. Sunderman, President; Andrew S. Popovich, Chief Financial Officer, Vice President & Cashier; Ronald A. Alfstad, Vice President, Senior Loan Officer.

Directors: Willaim J. Hennig, W. Kenneth Jones, Bernard E. Moore, Melvin M. Norman, Roy L. Olson, Stephen R. Schwimer, Donald E. Sheahan, Gary E. Stein, M.D., Walter O. Sunderman, John C. Usnick.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,198
U. S. Treasury securities		3,180
Loans (excluding unearned income)	13,118	
LESS: Reserve for possible loan losses	53	
Loans (net)		13,065
Bank premises, furniture and fixtures		804
Other assets		292
Total Assets		22,539

LIABILITIES

Demand deposits (IPC)		2,744
Time and savings deposits (IPC)		13,051
Deposits of States and municipalities		1,500
Deposits of commercial banks		500
Certified and officers checks		1,215
Total Domestic Deposits	19,010	
Demand deposits	3,959	
Time and savings deposits	15,051	
Total Domestic and Foreign Deposits		19,010
Federal funds purchased, etc.		1,350
Other liabilities		136
Total Liabilities		20,496

EQUITY CAPITAL

Common stock		2,777
Undivided profits		-734
Total Equity Capital		2,043
Total Liabilities and Equity Capital		22,539

Subsidiary: ConPac Development Corporation.
Branch office: Fairfield.

County Bank of Merced

Incorporated August 1, 1977

490 W. Olive Ave., Merced 95340 **Tel: (209) 383-4411**

Principal Officers: Henry Du Pertuis, Chairman of the Board; Gene D. Millen, President; Dennis Mineni, Vice President and Chief Financial Officer; Jack F. Cauwels, Secretary.

Directors: Philip B. Allen, Jerry E. Callister, Jack F. Cauwels, Robert A. Cooper, Henry DuPertuis, Jr., Robert E. Holl, Bertyl W. Johnson, Gene D. Millen, Wendell J. Olson, William E. Wainwright.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		8,280
U. S. Treasury securities		1,006
Obligations of U.S. Gov't agencies, etc.		3,207
Obligations of States and political subdivisions		298
Loans (excluding unearned income)	29,555	
LESS: Reserve for possible loan losses	278	
Loans (net)		29,277
Bank premises, furniture and fixtures		1,602
Other real estate owned		215
Other assets		804
Total Assets		44,689

LIABILITIES

Demand deposits (IPC)		6,993
Time and savings deposits (IPC)		32,398
Deposits of States and municipalities		804
Certified and officers checks		545
Total Domestic Deposits	40,740	
Demand deposits	7,538	
Time and savings deposits	33,202	
Total Domestic and Foreign Deposits		40,740
Other liabilities for borrowed money		169
Mortgage indebtedness		70
Other liabilities		949
Total Liabilities		41,928

EQUITY CAPITAL

Common stock	2,471
Undivided profits	290
Total Equity Capital	2,761
Total Liabilities and Equity Capital	44,689

Branch offices (2): Atwater, Merced.

County Bank and Trust

Incorporated March 10, 1870

55 River Street, Santa Cruz 95060 **Tel: (408) 423-8200**

Principal Officers: E. Reese Davis, Chairman of the Board, President and Chief Executive Officer; W.S. Lynch, Jr., Executive Vice President, Chief Financial Officer and Corporate Secretary; M.J. Switzer, Executive Vice President and Chief Banking Officer; Bonnie G. Scarduzio, Senior Vice President, Senior Planner & Facilitaion; Glenn T. Dodd, Senior Vice President, General Counsel & Assistant Corporate Secretary; George R. Gallucci, Senior Financial Services Officer.

Directors: Alfred P. Castagnola, Nell Sesnon Cliff, E. Reese Davis, A. Gardner Finn, Judge Charles S. Franich, Louis L. Haber, Moreland G. Johnson, R.E. Locatelli, Elinor W. Mansfield, Stephen Wyckoff.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		31,135
U. S. Treasury securities		14,503
Obligations of U.S. Gov't agencies, etc.		18,525
Obligations of States and political subdivisions		44,065
Other bonds, notes, and debentures		3,751
Corporate stock		395
Loans (excluding unearned income)	309,676	
LESS: Reserve for possible loan losses	2,969	
Loans (net)		306,707
Direct lease financing		11,021
Bank premises, furniture and fixtures		10,988
Other real estate owned		182
Other assets		15,615
Total Assets		456,887

LIABILITIES

Demand deposits (IPC)		62,935
Time and savings deposits (IPC)		323,347
Deposits of U.S. Government		180
Deposits of States and municipalities		28,688
Deposits of commercial banks		2,300
Certified and officers checks		5,371
Total Domestic Deposits	422,821	
Demand deposits	70,834	
Time and savings deposits	351,987	
Total Domestic and Foreign Deposits		422,821
Federal funds purchased, etc.		145
Other liabilities for borrowed money		1,819
Other liabilities		6,276
Total Liabilities		431,061
Subordinated notes and debentures		250

EQUITY CAPITAL

Common stock	12,893
Undivided profits	12,683
Total Equity Capital	25,576
Total Liabilities and Equity Capital	456,887

Holding company: Cobanco, Inc.
Branch offices (16): Aptos, Boulder Creek, Capitola, Carmel, Carmel Rancho, Felton, Freedom, Santa Cruz (4), Scotts Valley (2), Soquel, Watsonville(2).
ATM facility: Aptos.
Extensions of banking offices: Santa Cruz.

County Bank and Trust—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	12,483
(b) Stocks	18,384
(c) Real Estate Loans	4,889
(d) Other Loans	662
(e) Real Estate	9,646
(f) Savings and Loan, Other Thrift Deposits	191
(g) Miscellaneous	1,346
Time Deposits:	
(a) Own Bank	24,931
(b) Other Banks	1,993
Demand Deposits:	
(a) Own Bank	173
Agency,Safekeeping,Custodian, and Escrow Investments	13,848
Total Assets	88,546

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	19,093
(b) Personal Living Trusts	34,003
(c) Employee Benefit Trusts	14,233
Total Fiduciary Accounts	67,329
Agency,Safekeeping,Custodian, and Escrow Accounts	21,217
Total Liabilities	88,546
Market value-Securities deposited with State Treasurer: Court	637
Market value-Securities deposited with State Treasurer: Private	171

Crocker Trust Company of California

Incorporated March 4, 1975

130 Sutter Street, San Francisco 94104 Tel: (415) 477-7475

Principal Officers: Richard Rosenberg, Chairman of the Board; Robert McGrail, President; Paul LeClaire, Pat McMahon, Vice Presidents; A. Michael McCarthy, Chief Financial Officer; Robert Hauser, Secretary.

Directors: Mark Brandin, Sherry Horowitz, A. Michael McCarthy, Robert McGrail, Richard Rosenberg.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		681
U. S. Treasury securities		199
Federal funds sold, etc.		32,500
Loans (excluding unearned income)		
LESS: Reserve for possible loan losses		
Loans (net)		
Bank premises, furniture and fixtures		644
Other assets		2,144
Total Assets		36,168

LIABILITIES

Demand deposits (IPC)		24,569
Certified and officers checks		3,413
Total Domestic Deposits	27,982	
Demand deposits	27,982	
Total Domestic and Foreign Deposits		27,982
Other liabilities		3,669
Total Liabilities		31,651

EQUITY CAPITAL

Common stock	500
Surplus	700
Undivided profits	3,227
Reserve for contingencies, etc.	90
Total Equity Capital	4,517
Total Liabilities and Equity Capital	36,168

Parent company: Crocker National Corporation.
Places of business (2): El Segundo, San Francisco.

Cuyamaca Bank

Established January 3, 1984

9955 Mission Gorge Road, Santee 92071-0387 Tel. (619) 562-6400

Principal Officers: Allan A. Farias, President; Ronald L. Wilson, Vice President & Senior Loan Officer; Debra L. Miranda, Vice President & Cashier.

Directors: Sam L. Ackerman, George J. Davey, Allan A. Farias, David Kellar, Henry W. Kozak, Donald F. Oderkirk, Anthony R. Reed, James P. Salvatore, Ernest W. Shaw, Mark Uselton, Denis K. Vanier, Roy A. Woodward.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		802
U. S. Treasury securities		600
Obligations of U.S. Gov't agencies, etc.		74
Federal funds sold, etc.		850
Loans (excluding unearned income)	9,710	
LESS: Reserve for possible loan losses	50	
Loans (net)		9,660
Bank premises, furniture and fixtures		1,253
Other assets		125
Total Assets		13,364

LIABILITIES

Demand deposits (IPC)		1,861
Time and savings deposits (IPC)		8,816
Deposits of U.S. Government		8
Certified and officers checks		155
Total Domestic Deposits	10,840	
Demand deposits	1,861	
Time and savings deposits	8,979	
Total Domestic and Foreign Deposits		10,840
Mortgage indebtedness		119
Other liabilities		290
Total Liabilities		11,249

EQUITY CAPITAL

Common stock		2,462
Undivided profits		-347
Total Equity Capital		2,115
Total Liabilities and Equity Capital		13,364

Dai-Ichi Kangyo Bank of California

Incorporated April 3, 1974

770 Wilshire Blvd., Los Angeles 90017 **Tel: (213) 612-6400**

Principal Officers: Hisao Kobayashi, Chairman of the Board & President; Taro Yamagata, Senior Executive Vice President; Seiichiro Suzuki, Executive Vice President & Treasurer.

Directors: Manuel K. Inadomi, Stephen F. Keller, Hisao Kobayashi, K. Nakai, Seiichiro Suzuki, Taro Yamagata.

STATEMENT OF CONDITION, as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		67,797
U. S. Treasury securities		4,197
Obligations of U.S. Gov't agencies, etc.		500
Obligations of States and political subdivisions		5,161
Other bonds, notes, and debentures		499
Federal funds sold, etc.		9,000
Loans (excluding unearned income)	111,408	
LESS: Reserve for possible loan losses	1,347	
Loans (net)		110,061
Direct lease financing		319
Bank premises, furniture and fixtures		1,824
Other real estate owned		200
Customers' liability on acceptances outstanding		195
Other assets		2,070
Total Assets		201,823

LIABILITIES

Demand deposits (IPC)		53,026
Time and savings deposits (IPC)		94,593
Deposits of U.S. Government		46
Deposits of States and municipalities		2,000
Deposits of commercial banks		16,757
Certified and officers checks		1,306
Total Domestic Deposits	167,728	
Demand deposits	67,135	
Time and savings deposits	100,593	
Total Domestic and Foreign Deposits		167,728
Federal funds purchased, etc.		4,500
Acceptances executed and outstanding		195
Other liabilities		1,108
Total Liabilities		173,531
Subordinated notes and debentures		9,000

EQUITY CAPITAL

Common stock		12,000
Surplus		3,240
Undivided profits		4,052
Total Equity Capital		19,292
Total Liabilities and Equity Capital		201,823

Parent company: The Dai-Ichi Kangyo Bank., Ltd.
Branch offices (3): San Diego, San Jose, Torrance.

Dai-Ichi Kangyo Bank of California—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS	
Investments:	
Time Deposits:	
(b) Other Banks	1,564
Demand Deposits:	
Total Assets	1,564
LIABILITIES	
Fiduciary Accounts:	
Corporate Accounts	1,564
Total Liabilities	1,564

DeAnza Bank

Incorporated May 12, 1976

298 South Sunnyvale Ave., Sunnyvale 94086 **Tel: (408) 738-0650**

Principal Officers: Charles Hefferlin, Chairman of the Board; W. Lawrence Malkuch, President; Conrad J. Yost, Vice President and Chief Financial Officer; Robert Dalton, Vice President and Senior Loan Officer; Mark Madison, Assistant Vice President and Branch Manager.

Directors: David Bers, Roger S. C. Eng, Robert Fleck, Theodore Granstedt III, Eloise Hansen, Harold Harrison, Fred Hill, John Rainmann, Sam Schiavo, Richard Smith.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,744
U. S. Treasury securities		406
Obligations of U.S. Gov't agencies, etc.		1,674
Obligations of States and political subdivisions		90
Loans (excluding unearned income)	28,377	
LESS: Reserve for possible loan losses	222	
Loans (net)		28,155
Direct lease financing		184
Bank premises, furniture and fixtures		1,159
Other real estate owned		348
Other assets		867
Total Assets		35,627

LIABILITIES

Demand deposits (IPC)		7,891
Time and savings deposits (IPC)		23,806
Deposits of States and municipalities		11
Certified and officers checks		516
Total Domestic Deposits	32,224	
Demand deposits	8,418	
Time and savings deposits	23,806	
Total Domestic and Foreign Deposits		32,224
Other liabilities		427
Total Liabilities		32,651

EQUITY CAPITAL

Common stock	1,481
Surplus	1,287
Undivided profits	208
Total Equity Capital	2,976
Total Liabilities and Equity Capital	35,627

Parent company: DeAnza Holding Corporation.
Branch office: Santa Clara.

Delta Pacific Bank

Incorporated November 24, 1975

2900 Railroad Ave., Pittsburg 94565 **Tel: (415) 432-2911**

Principal Officers: Vicent E. Hughes, President; Larry Russell, Vice President & Senior Loan Officer; Lelia U. Dempsey, Vice President & Chief Financial Officer.

Directors: George R. Bianchi, LeRoy S. Doss, Peter J. Frumenti, Claude Grillo, Thomas Kenney, Fred Quintamatteo, Carlo Zocchi.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		1,831
U. S. Treasury securities		503
Obligations of U.S. Gov't agencies, etc.		600
Federal funds sold, etc.		400
Loans (excluding unearned income)	7,490	
LESS: Reserve for possible loan losses	75	
Loans (net)		7,415
Bank premises, furniture and fixtures		858
Other real estate owned		531
Other assets		287
Total Assets		12,425

LIABILITIES

Demand deposits (IPC)		2,145
Time and savings deposits (IPC)		8,294
Deposits of commercial banks		300
Certified and officers checks		154
Total Domestic Deposits	10,893	
Demand deposits	2,299	
Time and savings deposits	8,594	
Total Domestic and Foreign Deposits		10,893
Mortgage indebtedness		358
Other liabilities		147
Total Liabilities		11,398

EQUITY CAPITAL

Common stock	791
Surplus	282
Undivided profits	-46
Total Equity Capital	1,027
Total Liabilities and Equity Capital	12,425

Parent company: DP Financial Corporation.

Desert Community Bank

Established March 5, 1980

14800 La Paz Dr., Victorville 92392 **Tel: (619) 243-2140**

Principal Officers: William J. Newman, President; Roland Hansen, Vice President & Cashier; Roger E. Cox, Vice President and Senior Loan Officer.

Directors: G. Timmons Bolton, Fred K. Godfrey, Robert E. Hove, Felice Cooper MacCauley, Hugh B. MacCauley, Allen McKellips, William J. Newman.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		10,796
Obligations of U.S. Gov't agencies, etc.		804
Loans (excluding unearned income)	14,995	
LESS: Reserve for possible loan losses	152	
Loans (net)		14,843
Bank premises, furniture and fixtures		824
Other real estate owned		399
Other assets		340
Total Assets		28,006

LIABILITIES

Demand deposits (IPC)		5,882
Time and savings deposits (IPC)		17,904
Deposits of U.S. Government		651
Deposits of States and municipalities		719
Certified and officers checks		349
Total Domestic Deposits	25,505	
Demand deposits	6,315	
Time and savings deposits	19,190	
Total Domestic and Foreign Deposits		25,505
Other liabilities for borrowed money		262
Mortgage indebtedness		149
Other liabilities		358
Total Liabilities		26,274

EQUITY CAPITAL

Common stock	1,694
Undivided profits	38
Total Equity Capital	1,732
Total Liabilities and Equity Capital	28,006

Branch office: Barstow.

Diablo Bank

Incorporated October 31, 1975

156 Diablo Road, Danville 94526 Tel: (415) 820-0211

Principal Officers: Charles W. Lowell, Chairman of the Board Joseph W. Colmery President and Chief Executive Officer; David P. Greiner, Senior Vice President and Senior Credit Officer; Penny Legg, Vice President and Cashier; Phyllis Johnson, Sherman W. Peters, Richard Robello, Kenneth Silva, John Stimson, Vice Presidents.

Directors: Charles M. Bloch, Robert W. Carrau, Joseph P. Colmery, Paul J. Cortese, Henry J. Cupples, Jr., William E. Gagen, Thomas R. Jackson, Charles W. Lowell, John W. May.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		7,241
U. S. Treasury securities		5,663
Obligations of U.S. Gov't agencies, etc.		700
Obligations of States and political subdivisions		3,834
Federal funds sold, etc.		2,150
Loans (excluding unearned income)	56,841	
LESS: Reserve for possible loan losses	580	
Loans (net)		56,261
Bank premises, furniture and fixtures		1,583
Other real estate owned		588
Other assets		1,541
Total Assets		79,561

LIABILITIES

Demand deposits (IPC)		18,984
Time and savings deposits (IPC)		50,045
Deposits of U.S. Government		60
Deposits of States and municipalities		3,051
Certified and officers checks		1,285
Total Domestic Deposits	73,425	
Demand deposits	20,329	
Time and savings deposits	53,096	
Total Domestic and Foreign Deposits		73,425
Other liabilities		1,101
Total Liabilities		74,526

EQUITY CAPITAL

Common stock		1,105
Surplus		1,130
Undivided profits		2,800
Total Equity Capital		5,035
Total Liabilities and Equity Capital		79,561

Branch offices (2): Alamo, San Ramon.

El Camino Bank

Incorporated January 20, 1970

100 North Harbor Blvd., Anaheim 92805 **Tel: (714) 778-6220**

Principal Officers: Stanley J. Pawlowski, Chairman of the Board; D.W. McDermott, President & Chief Executive Officer; E. W. Lemoine, Senior Vice President & Cashier; Rosalie M. Mallat, Vice President & Corporate Secretary; Robert J. Perlick, Senior Vice President, Loan Administrator.

Directors: J. Larry Ballard, Angeline Bevins, Horace E. Camp, C. Ross Dean, D.V.M., David Huarte, Reuben P. Hughes, Maynard Kambak, Lloyd E. Klein, D.W. McDermott, Arthur Patterson, Stanley J. Pawlowski, Marshall Stonestreet, M.D.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		13,408
U. S. Treasury securities		3,746
Obligations of U.S. Gov't agencies, etc.		5,785
Obligations of States and political subdivisions		3,211
Other bonds, notes, and debentures		3
Federal funds sold, etc.		3,700
Loans (excluding unearned income)	50,923	
LESS: Reserve for possible loan losses	739	
Loans (net)		50,184
Direct lease financing		3,739
Bank premises, furniture and fixtures		1,650
Other real estate owned		1,544
Other assets		1,375
Total Assets		88,345

LIABILITIES

Demand deposits (IPC)		32,424
Time and savings deposits (IPC)		46,298
Deposits of States and municipalities		400
Certified and officers checks		1,170
Total Domestic Deposits	80,292	
Demand deposits	33,744	
Time and savings deposits	46,548	
Total Domestic and Foreign Deposits		80,292
Other liabilities		1,490
Total Liabilities		81,782

EQUITY CAPITAL

Common stock	2,327
Surplus	2,286
Undivided profits	1,950
Total Equity Capital	6,563
Total Liabilities and Equity Capital	88,345

Parent Company: El Camino Bancorp.
Branch offices (3): Anaheim, Fullerton, Tustin.

Eldorado Bank

Incorporated February 3, 1972

17752 17th St., Tustin 92680 **Tel: (714) 832-4204**

Principal Officers: George H. Wells, Chairman of the Board; J.B. Crowell, President; Frank Lopez, Executive Vice President, Chief Financial Officer; Chester J. Petzel, Executive Vice President & Chief Credit Officer; Donald Wilson, Executive Vice President; Ray Trachsel, Vice President & Controller; Kevin Jillson, Vice President and Cashier; Elaine Crouch, Vice President and Secretary; Warren Finley, Assistant Secretary.

Directors: Mike Burns, J.B. Crowell, Rolf J. Engen, Warren Finley, Dudley B. Frank, Barry G. Hon, Don Schmid, A.J. Sfingi, George H. Wells.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		12,107
U. S. Treasury securities		5,673
Obligations of U.S. Gov't agencies, etc.		7,492
Obligations of States and political subdivisions		5,540
Corporate stock		1,170
Federal funds sold, etc.		15,100
Loans (excluding unearned income)	103,958	
LESS: Reserve for possible loan losses	1,145	
Loans (net)		102,813
Direct lease financing		7,179
Bank premises, furniture and fixtures		8,041
Other real estate owned		2,495
Other assets		2,724
Total Assets		170,334

LIABILITIES

Demand deposits (IPC)		32,861
Time and savings deposits (IPC)		109,861
Deposits of U.S. Government		98
Deposits of States and municipalities		7,656
Certified and officers checks		2,117
Total Domestic Deposits	152,593	
Demand deposits	35,127	
Time and savings deposits	117,466	
Total Domestic and Foreign Deposits		152,593
Other liabilities for borrowed money		1,278
Mortgage indebtedness		171
Other liabilities		4,148
Total Liabilities		158,190
Subordinated notes and debentures		625

EQUITY CAPITAL

Common stock	1,289
Surplus	3,215
Undivided profits	7,015
Total Equity Capital	11,519
Total Liabilities and Equity Capital	170,334

Parent company: Eldorado Bancorp.
Branch offices (6): Indio, Laguna Hills (2), Palm Desert, San Bernardino (2).
Extensions of banking office (3) Tustin (3).

Exchange Bank

Incorporated April 1, 1890

545 Fourth Street, Santa Rosa 95401 **Tel: (707) 545-6220**

Principal Officers: A.J. Shepard, Chairman of the Board and President; M. D. Herman, R. B. McConkie, C. William Reinking, Executive Vice Presidents; Earl J. Nidbella, Vice President and Senior Trust Officer; D.R. Bearden, Vice President and Controller; S.E. Stockham, Vice President and Corporate Secretary.

Directors: C.R. Bartley, J.E. Destruel, W.G. Dutton, J.E. McDonald, A.J. Shepard, R.G. Stone.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		41,671
U. S. Treasury securities		6,389
Obligations of U.S. Gov't agencies, etc.		13,176
Obligations of States and political subdivisions		40,991
Other bonds, notes, and debentures		21,196
Corporate stock		1,003
Loans (excluding unearned income)	168,687	
LESS: Reserve for possible loan losses	1,700	
Loans (net)		166,987
Direct lease financing		6,962
Bank premises, furniture and fixtures		9,219
Other assets		5,963
Total Assets		313,557
LIABILITIES		
Demand deposits (IPC)		71,766
Time and savings deposits (IPC)		199,046
Deposits of U.S. Government		259
Deposits of States and municipalities		4,765
Certified and officers checks		2,866
Total Domestic Deposits	278,702	
Demand deposits	76,523	
Time and savings deposits	202,179	
Total Domestic and Foreign Deposits		278,702
Federal funds purchased, etc.		3,600
Other liabilities for borrowed money		2,400
Other liabilities		2,603
Total Liabilities		287,305
EQUITY CAPITAL		
Common stock		2,089
Surplus		8,050
Undivided profits		16,113
Total Equity Capital		26,252
Total Liabilities and Equity Capital		313,557

Parent company: Frank P. Doyle Trust.
Subsidiary: Exchange Properties, Inc., Bankers Computer Services.
Branch offices (14): Cotati, Petaluma, Rohnert Park (2), Santa Rosa (8), Sonoma, Windsor.
Extensions of banking offices (2): Santa Rosa (2).

Exchange Bank—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	9,521
(b) Stocks	34,932
(c) Real Estate Loans	4,154
(d) Other Loans	5,760
(e) Real Estate	2,751
(f) Savings and Loan, Other Thrift Deposits	210
(g) Miscellaneous	1,441
Time Deposits:	
(a) Own Bank	346
(b) Other Banks	6,586
Demand Deposits:	
(a) Own Bank	155
(b) Other Banks	47
Corporate Investments	54
Agency,Safekeeping,Custodian, and Escrow Investments	18,121
Advances or Overdrafts	15
Total Assets	84,093

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	10,515
(b) Personal Living Trusts	9,482
(c) Employee Benefit Trusts	43,710
(d) Collective Investment Funds	3,062
(e) Less units of Collective Investment Funds	-2,098
Total Fiduciary Accounts	64,671
Corporate Accounts	54
Agency,Safekeeping,Custodian, and Escrow Accounts	19,353
Due to Commercial Department, Advances or Overdrafts	15
Total Liabilities	84,093
Market value-Securities deposited with State Treasurer: Court	560
Market value-Securities deposited with State Treasurer: Private	125

Far Western Bank

Incorporated November 9, 1979

14511 Franklin Avenue, Tustin 92680 **Tel: (714) 544-4920**

Principal Officers: Emogene Butler, Chairman of the Board; Robert N. Manley, President and Chief Executive Officer; Donald R. Engedahl, Executive Vice President & Chief Credit Officer; Richard P. Trotter, Vice President and Chief Financial Officer; Stephen R. Oetting, Senior Vice President & Manager.

Directors: R. S. Bhathal, Merilyn M. Burnside, Emogene C. Butler, David S. Jacobson, Robert N. Manley, John C. Vanderschraaf.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		4,029
U. S. Treasury securities		474
Loans (excluding unearned income)	12,861	
LESS: Reserve for possible loan losses	400	
Loans (net)		12,461
Direct lease financing		1,811
Bank premises, furniture and fixtures		387
Other real estate owned		397
Other assets		558
Total Assets		20,117

LIABILITIES

Demand deposits (IPC)		4,490
Time and savings deposits (IPC)		12,686
Deposits of States and municipalities		700
Deposits of commercial banks		200
Certified and officers checks		373
Total Domestic Deposits	18,449	
Demand deposits	4,863	
Time and savings deposits	13,586	
Total Domestic and Foreign Deposits		18,449
Other liabilities for borrowed money		489
Other liabilities		362
Total Liabilities		19,300

EQUITY CAPITAL

Common stock	1,712
Surplus	1,025
Undivided profits	-1,920
Total Equity Capital	817
Total Liabilities and Equity Capital	20,117

Farmers & Merchants Bank of Central California

Incorporated May 24, 1916

121 W. Pine St., Lodi 95240 **Tel: (209) 334-1101**

Principal Officers: Ole R. Mettler, Chairman of the Board and President; Casey Moore, Vice Chairman of the Board; H. C. Schumacher, Executive Vice President, Secretary and Treasurer; Frank D. Dragon, Senior Vice President; Arland W. Pettit, Vice President & Controller.

Directors: Ralph Burlington, Robert F. Hunneil, Carl B. Mettler, Ole R. Mettler, Casey Moore, James E. Podesta, Joe A. Precissi, Ben Schaffer, George D. Scheideman, Hugh Steacy, C.A. Wishek, Sr.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		13,149
U. S. Treasury securities		48,653
Obligations of U.S. Gov't agencies, etc.		61,289
Obligations of States and political subdivisions		32,755
Other bonds, notes, and debentures		712
Federal funds sold, etc.		2,100
Loans (excluding unearned income)	115,864	
LESS: Reserve for possible loan losses	1,910	
Loans (net)		113,954
Direct lease financing		635
Bank premises, furniture and fixtures		6,561
Other real estate owned		307
Other assets		5,628
Total Assets		285,743

LIABILITIES

Demand deposits (IPC)		37,366
Time and savings deposits (IPC)		208,274
Deposits of U.S. Government		702
Deposits of States and municipalities		8,171
Deposits of commercial banks		5
Certified and officers checks		2,523
Total Domestic Deposits	257,041	
Demand deposits	41,128	
Time and savings deposits	215,913	
Total Domestic and Foreign Deposits		257,041
Other liabilities		5,284
Total Liabilities		262,325

EQUITY CAPITAL

Common stock	1,621
Surplus	5,500
Undivided profits	4,297
Reserve for contingencies, etc.	12,000
Total Equity Capital	23,418
Total Liabilities and Equity Capital	285,743

Branch offices (9): Galt, Linden, Lodi (4), Modesto (2), Sacramento.

Farmers & Merchants Bank of Long Beach

Incorporated November 21, 1907

302 Pine Ave., Long Beach 90802 **Tel: (213) 437-0011**

Principal Officers: Gus A. Walker, Chairman of the Board; Kenneth G. Walker, President; John Hinrics, Senior Vice President and Cashier; A.M. Clearman, Charles W. Hagan, Jr., Melvin Manker, Robert Tweter, Senior Vice Presidents; Dorothy Holeton, Auditor.

Directors: E.F. Hahn, Jr., Clare D. Hamman, Paul V. Sylvester, C.Z. Walker, G.A. Walker, A.C. Wells.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		31,382
U. S. Treasury securities		334,798
Obligations of States and political subdivisions		87,492
Corporate stock		303
Federal funds sold, etc.		11,000
Loans (excluding unearned income)	183,379	
LESS: Reserve for possible loan losses	13,500	
Loans (net)		169,879
Direct lease financing		445
Bank premises, furniture and fixtures		6,742
Customers' liability on acceptances outstanding		733
Other assets		12,016
Total Assets		654,790

LIABILITIES

Demand deposits (IPC)		125,859
Time and savings deposits (IPC)		313,766
Deposits of U.S. Government		920
Deposits of States and municipalities		1,198
Deposits of commercial banks		5
Certified and officers checks		10,371
Total Domestic Deposits	452,119	
Demand deposits	137,165	
Time and savings deposits	314,954	
Total Domestic and Foreign Deposits		452,119
Federal funds purchased, etc.		78,499
Acceptances executed and outstanding		733
Other liabilities		12,962
Total Liabilities		544,313

EQUITY CAPITAL

Common stock		3,260
Surplus		8,000
Undivided profits		62,217
Reserve for contingencies, etc.		37,000
Total Equity Capital		110,477
Total Liabilities and Equity Capital		654,790

Branch offices (11): El Toro, Garden Grove, Lakewood, Long Beach (7), Orange.

Farmers State Bank

Incorporated December 3, 1975

400 West Visalia Road, Farmersville 93223 **Tel: (209) 747-1201**

Principal Officers: Warner E. Walker, Chairman of the Board; Sidney M. Levin, Vice Chairman; Donald L. Grant, President; Mable J. Phillips, Vice President, Cashier and Corporate Secretary; Frank A. Cutler, Corporate Treasurer; Michael A. Stanley, Vice President, Loan Administrator.

Directors: Bob Barnett, Frank A. Cutler, Richard T. Edmiston, Johnny L. Fernandes, Vito A. Giotta, Donald L. Grant, Sidney M. Levin, Angelo Manuele, Floyd Qualls, Kathryn V. Qualls, George E. Thomas, Warner E. Walker.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,438
U. S. Treasury securities		400
Obligations of U.S. Gov't agencies, etc.		2,070
Loans (excluding unearned income)	15,765	
LESS: Reserve for possible loan losses	220	
Loans (net)		15,545
Direct lease financing		4
Bank premises, furniture and fixtures		774
Other real estate owned		414
Other assets		615
Total Assets		22,260

LIABILITIES

Demand deposits (IPC)		4,070
Time and savings deposits (IPC)		13,544
Deposits of U.S. Government		46
Deposits of States and municipalities		1,430
Deposits of commercial banks		100
Certified and officers checks		638
Total Domestic Deposits	19,828	
Demand deposits	5,119	
Time and savings deposits	14,709	
Total Domestic and Foreign Deposits		19,828
Federal funds purchased, etc.		500
Other liabilities for borrowed money		279
Other liabilities		179
Total Liabilities		20,786

EQUITY CAPITAL

Common stock	815
Surplus	409
Undivided profits	250
Total Equity Capital	1,474
Total Liabilities and Equity Capital	22,260

Branch office: Tulare.
Seasonal branch office: Tulare.

Feather River State Bank

Incorporated December 1, 1976

777 Colusa Avenue, Yuba City 95991 **Tel: (916) 671-2265**

Principal Officers: Charles M. Lewis, President; John O. Oakes, Senior Vice President; Annette Wooten, Cashier.

Directors: Stephen F. Carnes, Harold M. Eastridge, Dale L. Green, Charles M. Lewis, David A. Offutt, William K Retzer, Charles T. Rosson, Ross D. Scott, Louis F. Tarke, Michael C. Wheeler.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		6,860
Obligations of U.S. Gov't agencies, etc.		3,600
Obligations of States and political subdivisions		754
Federal funds sold, etc.		4,000
Loans (excluding unearned income)	39,412	
LESS: Reserve for possible loan losses	425	
Loans (net)		38,987
Direct lease financing		823
Bank premises, furniture and fixtures		1,857
Other real estate owned		290
Other assets		985
Total Assets		58,156
LIABILITIES		
Demand deposits (IPC)		11,158
Time and savings deposits (IPC)		35,323
Deposits of States and municipalities		2,421
Deposits of commercial banks		1,898
Certified and officers checks		1,161
Total Domestic Deposits	51,961	
Demand deposits	12,827	
Time and savings deposits	39,134	
Total Domestic and Foreign Deposits		51,961
Other liabilities for borrowed money		387
Mortgage indebtedness		79
Other liabilities		1,527
Total Liabilities		53,954
EQUITY CAPITAL		
Common stock		3,580
Surplus		283
Undivided profits		339
Total Equity Capital		4,202
Total Liabilities and Equity Capital		58,156

Subsidiary: Yuba Sutter Financial Services Corporation.
Branch offices (3): Colusa, Marysville, Yuba City.

First American Bank

Incorporated August 6, 1982

8941 East Valley Blvd., Rosemead 91770 **(818) 287-6100**

Principal Officers: William L. O'Mara, Chairman of the Board, President & Chief Executive Officer; Mary Bates, Vice President & Cashier; Rita Bonaparte, Vice President; Marguerite G. Brown, Corporate Secretary.

Directors: Mary Bates, Marguerite G. Brown, William H. Cotter, Jim Hilliard, Jack Lansford, Al Lewis, William L. O'Mara, Robert Wiborg.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		4,320
U. S. Treasury securities		2,256
Obligations of U.S. Gov't agencies, etc.		2,768
Obligations of States and political subdivisions		1,619
Corporate stock		130
Federal funds sold, etc.		5,600
Loans (excluding unearned income)	26,766	
LESS: Reserve for possible loan losses	530	
Loans (net)		26,236
Bank premises, furniture and fixtures		3,125
Other assets		555
Total Assets		46,609

LIABILITIES

Demand deposits (IPC)		11,874
Time and savings deposits (IPC)		25,572
Deposits of U.S. Government		43
Deposits of States and municipalities		2,750
Certified and officers checks		644
Total Domestic Deposits	40,883	
Demand deposits	12,561	
Time and savings deposits	28,322	
Total Domestic and Foreign Deposits		40,883
Mortgage indebtedness		157
Other liabilities		763
Total Liabilities		41,803

EQUITY CAPITAL

Common stock		3,504
Surplus		834
Undivided profits		469
Total Equity Capital		4,807
Total Liabilities and Equity Capital		46,610

First Arroyo Bank

Incorporated April 13, 1982

1416 El Centro Street, South Pasadena 91030 Tel: (213) 256-4561

Principal officers: Charles E. Keneley, President & Chief Executive Officer; F. Dean Fletcher, Senior Vice President & Cashier; Joseph Mahfet, Senior Vice President & Chief Loan Officer.

Directors: David W. Bryant, Edmond Colliau, Jr., Joseph Crosby, Charles E. Keneley, William R. Lucas, Frank J. Novarro, William H. Oldknow, Arthur F. Pizzinat, Phillip V. Swan.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,358
U. S. Treasury securities		1,158
Federal funds sold, etc.		3,580
Loans (excluding unearned income)	22,327	
LESS: Reserve for possible loan losses	411	
Loans (net)		21,916
Direct lease financing		6
Bank premises, furniture and fixtures		1,042
Other assets		495
Total Assets		33,555

LIABILITIES

Demand deposits (IPC)		7,735
Time and savings deposits (IPC)		20,836
Deposits of U.S. Government		16
Deposits of States and municipalities		200
Deposits of commercial banks		800
Certified and officers checks		426
Total Domestic Deposits	30,013	
Demand deposits	8,177	
Time and savings deposits	21,836	
Total Domestic and Foreign Deposits		30,013
Mortgage indebtedness		4
Other liabilities		350
Total Liabilities		30,367

EQUITY CAPITAL

Common stock		2,451
Surplus		1,622
Undivided profits		-885
Total Equity Capital		3,188
Total Liabilities and Equity Capital		33,555

Branch office: Alhambra.

First Bank of San Luis Obispo

Established November 24, 1980

995 Higuera Street, San Luis Obispo 93406 Tel: (805) 541-6100

Principal Officers: Lynn W. Lyon, President; Reese T. Davies, Vice President; Richard A. Gove, Operations Officer.

Directors: David R. Booker, Lynn W. Lyon, Steven A. Petterson, J. Edmund Smith, John S. Stuart, Arnold A. Volny.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		3,320
U. S. Treasury securities		600
Obligations of States and political subdivisions		3,404
Federal funds sold, etc.		500
Loans (excluding unearned income)	22,183	
LESS: Reserve for possible loan losses	532	
Loans (net)		21,651
Bank premises, furniture and fixtures		200
Other assets		1,002
Total Assets		30,677

LIABILITIES

Demand deposits (IPC)		6,647
Time and savings deposits (IPC)		20,076
Certified and officers checks		334
Total Domestic Deposits	27,057	
Demand deposits	6,981	
Time and savings deposits	20,076	
Total Domestic and Foreign Deposits		27,057
Other liabilities for borrowed money		16
Other liabilities		606
Total Liabilities		27,679

EQUITY CAPITAL

Common stock	908
Surplus	857
Undivided profits	1,233
Total Equity Capital	2,998
Total Liabilities and Equity Capital	30,677

First Beverly Bank

Incorporated August 9, 1979

400 North Rodeo Drive, Beverly Hills 90210 **Tel: (213) 550-0444**

Principal Officers: Chester L. Firestein, Chairman of the Board; Irl J. Korsen, Vice Chairman of the Board; J.T. Munroe, Executive Vice President & Chief Credit Officer; Robert E. Lavallee, Senior Vice President & Cashier; Jay S. Wasserman, Senior Vice President.

Directors: Leonard Cohen, Aaron R. Eshman, Chester L. Firestein, Irl J. Korsen, Frederick M. Nicholas, Alan Sieroty.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		6,421
U. S. Treasury securities		1,064
Obligations of U.S. Gov't agencies, etc.		712
Federal funds sold, etc.		6,157
Loans (excluding unearned income)	26,844	
LESS: Reserve for possible loan losses	263	
Loans (net)		26,581
Bank premises, furniture and fixtures		2,101
Other real estate owned		55
Other assets		862
Total Assets		43,953
LIABILITIES		
Demand deposits (IPC)		9,182
Time and savings deposits (IPC)		30,992
Certified and officers checks		1,211
Total Domestic Deposits	41,385	
Demand deposits	10,393	
Time and savings deposits	30,992	
Total Domestic and Foreign Deposits		41,385
Other liabilities		467
Total Liabilities		41,852
EQUITY CAPITAL		
Common stock		3,708
Undivided profits		-1,607
Total Equity Capital		2,101
Total Liabilities and Equity Capital		43,953

Subsidiary: First Beverly Service Corporation.
Branch office: Los Angeles.

1st Business Bank

Incorporated September 19, 1980

601 West Fifth Street, Los Angeles 90071 Tel: (213) 489-1000

Principal Officers: Robert W. Kummer, Jr., Chairman of the Board and Chief Executive Officer; Joseph P. Sanford, President and Chief Administrative Officer; W. Peter Bohn, Thomas F. Savage, Executive Vice Presidents.

Directors: John E. Anderson, William P. Baccala, Richard M. Ferry, Ernest J. Friedman, Robert M. Kommerstad, Robert W. Kummer, Jr., Bill LeVine, Joseph P. Sanford, Roland Seidler, Jr.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		14,411
U. S. Treasury securities		22,173
Obligations of U.S. Gov't agencies, etc.		25,203
Obligations of States and political subdivisions		19,624
Corporate stock		10,146
Federal funds sold, etc.		19,112
Loans (excluding unearned income)	65,400	
LESS: Reserve for possible loan losses	1,618	
Loans (net)		63,782
Direct lease financing		192
Bank premises, furniture and fixtures		809
Customers' liability on acceptances outstanding		32
Other assets		3,278
Total Assets		178,762
LIABILITIES		
Demand deposits (IPC)		57,815
Time and savings deposits (IPC)		94,008
Deposits of States and municipalities		788
Certified and officers checks		636
Total Domestic Deposits	153,247	
Demand deposits	58,451	
Time and savings deposits	94,796	
Total Domestic and Foreign Deposits		153,247
Federal funds purchased, etc.		10,332
Acceptances executed and outstanding		32
Other liabilities		2,178
Total Liabilities		165,789
EQUITY CAPITAL		
Common stock		4,253
Surplus		4,252
Undivided profits		4,468
Total Equity Capital		12,973
Total Liabilities and Equity Capital		178,762

Parent company: 1st Business Corporation.

First City Bank

Incorporated March 14, 1978

1000 North Central Avenue, Glendale 91202 **Tel: (818) 247-9140**

Principal Officers: Robert Benjamin, President & Chief Executive Officer; Robert Rama, Senior Vice President & Cashier; Tony Alves, Vice President & Manager; Robert Finn, Vice President.

Directors:Robert Benjamin, Mark Keckeisen, Robert Laverty, Vito A. Rotunno, Joseph A. Shirley.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		10,648
Obligations of U.S. Gov't agencies, etc.		98
Corporate stock		718
Federal funds sold, etc.		1,250
Loans (excluding unearned income)	17,417	
LESS: Reserve for possible loan losses	236	
Loans (net)		17,181
Bank premises, furniture and fixtures		7,492
Other real estate owned		1,696
Other assets		3,832
Total Assets		42,915

LIABILITIES

Demand deposits (IPC)		6,557
Time and savings deposits (IPC)		17,908
Deposits of U.S. Government		51
Deposits of States and municipalities		1,000
Deposits of commercial banks		7,699
Certified and officers checks		487
Total Domestic Deposits	33,702	
Demand deposits	7,095	
Time and savings deposits	26,607	
Total Domestic and Foreign Deposits		33,702
Other liabilities for borrowed money		129
Mortgage indebtedness		5,910
Other liabilities		2,192
Total Liabilities		41,933

EQUITY CAPITAL

Common stock	2,311
Undivided profits	-1,329
Total Equity Capital	982
Total Liabilities and Equity Capital	42,915

Branch office: Burbank.
ATM facilities (2): Burbank, Glendale.

First Commercial Bank

Incorporated December 28, 1978

550 J Street, Sacramento 95814 **Tel: (916) 447-7700**

Principal Officers: Frank E. Bristow, President & Chief Executive Officer; Raymond L. Weimer, Executive Vice President & Cashier; David T. Bruen, Executive Vice President.

Directors: Manuel Barandas, Frank E. Bristow, Richard T Carlson, Robert B. Coker, Jr., Harry S. Curry, Mae Fong, Fred L. Harris, Norman D. Kauffman, John E. Moss, Manuel Perry, Jr., Paul Prudler, Jerry Wymore.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		13,370
U. S. Treasury securities		9,688
Obligations of U.S. Gov't agencies, etc.		2,005
Obligations of States and political subdivisions		351
Other bonds, notes, and debentures		500
Federal funds sold, etc.		5,000
Loans (excluding unearned income)	180,184	
LESS: Reserve for possible loan losses	1,683	
Loans (net)		178,501
Direct lease financing		1,739
Bank premises, furniture and fixtures		7,115
Other real estate owned		314
Other assets		9,200
Total Assets		227,783

LIABILITIES

Demand deposits (IPC)		38,580
Time and savings deposits (IPC)		171,299
Deposits of U.S. Government		158
Deposits of States and municipalities		400
Certified and officers checks		3,605
Total Domestic Deposits	214,042	
Demand deposits	42,343	
Time and savings deposits	171,699	
Total Domestic and Foreign Deposits		214,042
Mortgage indebtedness		31
Other liabilities		3,423
Total Liabilities		217,496

EQUITY CAPITAL

Common stock		7,350
Surplus		3,078
Undivided profits		-141
Total Equity Capital		10,287
Total Liabilities and Equity Capital		227,783

Parent Company: First Commercial Bancorp.

Branch Offices (12): Campbell, Concord, Cupertino, El Cajon, San Francisco (2), San Diego (2), Lafayette, San Rafael, Santa Rosa, Los Angeles.

First Credit Bank

Incorporated February 18, 1983

9255 Sunset Blvd., W. Hollywood 90069 **Tel: (213) 273-3120**

Principal Officers: Farhad Ghassamiah, Chairman of the Board & President; Hossein Eslami, Abbas Kolahi, Senior Vice Presidents; Dan M. Lewis, Senior Vice President & Chief Financial Officer; Feridoon Ghassamiah, Abdi Mostofi, Vice Presidents; Reza Kolahi, Vice President & Manager.

Directors: Mayher AmierSaleh, Farhad Ghassamiah, Feridoon Ghassamiah, Abbas Kolani, Ali Akbar Kolahi, Abdul Mozayeni.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		1,924
U. S. Treasury securities		2,524
Obligations of U.S. Gov't agencies, etc.		300
Corporate stock		218
Federal funds sold, etc.		330
Loans (excluding unearned income)	14,593	
LESS: Reserve for possible loan losses	271	
Loans (net)		14,322
Bank premises, furniture and fixtures		1,493
Other assets		838
Total Assets		21,949

LIABILITIES

Demand deposits (IPC)		3,259
Time and savings deposits (IPC)		14,148
Deposits of U.S. Government		9
Certified and officers checks		316
Total Domestic Deposits	17,732	
Demand deposits	3,584	
Time and savings deposits	14,148	
Total Domestic and Foreign Deposits		17,732
Other liabilities		199
Total Liabilities		17,931

EQUITY CAPITAL

Common stock	3,000
Surplus	2,000
Undivided profits	-982
Total Equity Capital	4,018
Total Liabilities and Equity Capital	21,949

Subsidiary: First Credit Investments.
Branch office: Hawaiian Gardens.
Place of business: Los Angeles

First Enterprise Bank

Established June 1, 1972

1632 Franklin Street, Oakland 94612 **Tel: (415) 839-6300**

Principal Officers: Jim McConville, Chief Executive Officer; Judy Peterson, Vice President and Cashier; Keith Patterson, Vice President & Controller; Edwin J. Thornally, Secretary-Treasurer.

Directors: Louis H. Barnett, Lloyd A. Edwards, Bernard Isaacson, Norvel L. Smith, Edwin J. Thornally, Ellerson F. Weaver.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		10,262
U. S. Treasury securities		4,999
Obligations of U.S. Gov't agencies, etc.		7,464
Obligations of States and political subdivisions		175
Loans (excluding unearned income)	17,744	
LESS: Reserve for possible loan losses	202	
Loans (net)		17,542
Direct lease financing		849
Bank premises, furniture and fixtures		1,741
Other real estate owned		281
Other assets		496
Total Assets		43,809

LIABILITIES

Demand deposits (IPC)		6,164
Time and savings deposits (IPC)		19,547
Deposits of U.S. Government		13,716
Deposits of States and municipalities		3,023
Certified and officers checks		563
Total Domestic Deposits	43,013	
Demand deposits	19,744	
Time and savings deposits	23,269	
Total Domestic and Foreign Deposits		43,013
Other liabilities		292
Total Liabilities		43,305
Subordinated notes and debentures		150

EQUITY CAPITAL

Common stock		1,490
Undivided profits		-1,136
Total Equity Capital		354
Total Liabilities and Equity Capital		43,809

Parent company: Enterprise Bancorp.
Branch offices (2): Berkeley, San Francisco.

First Interstate Bank of California

Incorporated May 26, 1920

707 Wilshire Blvd., Los Angeles 90017 **Tel: (213) 614-4111**

Principal Officers: Norman Barker Jr., Chairman of the Board; John F. King, President; Thomas P. Marrie, Executive Vice President & Chief Financial Officer; John F. Futcher, Executive Vice President, General Counsel & Secretary; A.F. Blaylock, R.E. Greene, Gary W. Fiedler, A.H. Kingman, Jr., Harold J. Meyerman, Bruce G. Willison, Executive Vice Presidents; Diane Frank, Senior Vice President & Director of Human Resources; William G. Larsen, Senior Vice President & Cashier; Stephen D. McAvoy, Vice President and Comptroller.

Directors: Roy A. Anderson, Norman Barker, Jr., Wallace W. Booth, Robert T. Campion, Warren Christopher, Lord Clitheroe, Virginia Duncan, Guilford Glazer, Calvin S. Hatch, C. Lester Hogan, J.K. Horton, Gordon L. Hough, Ivan J. Houston, George M. Keller, John F. King, William F. Miller, Michael A. Morphy, J.J. Pinola.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,902,792
U. S. Treasury securities		368,711
Obligations of U.S. Gov't agencies, etc.		68,075
Obligations of States and political subdivisions		547,818
Other bonds, notes, and debentures		37,557
Corporate stock		26,906
Trading account securities		536,704
Federal funds sold, etc.		487,313
Loans (excluding unearned income)	12,920,318	
LESS: Reserve for possible loan losses	156,645	
Loans (net)		12,763,673
Direct lease financing		688,366
Bank premises, furniture and fixtures		253,204
Other real estate owned		95,048
Investments in unconsolidated subsidiaries		4,840
Customers' liability on acceptances outstanding		874,053
Other assets		386,530
Total Assets		20,041,590

LIABILITIES

Demand deposits (IPC)		3,954,436
Time and savings deposits (IPC)		7,932,450
Deposits of U.S. Government		18,630
Deposits of States and municipalities		650,932
Deposits of foreign governments		55,934
Deposits of commercial banks		661,101
Certified and officers checks		185,713
Total Domestic Deposits	13,459,196	
Demand deposits	5,053,909	
Time and savings deposits	8,405,287	
Deposits in Foreign Offices		2,013,637
Total Domestic and Foreign Deposits		15,472,833
Federal funds purchased, etc.		763,249
Other liabilities for borrowed money		883,642
Mortgage indebtedness		73,751
Acceptances executed and outstanding		874,193
Other liabilities		778,908
Total Liabilities		18,846,576
Subordinated notes and debentures		206,238

EQUITY CAPITAL

Common stock		428,181
Undivided profits		560,595
Total Equity Capital		988,776
Total Liabilities and Equity Capital		20,041,590

Parent company: First Interstate Bancorp.

Subsidiaries (domestic and foreign): First Interstate Administracao e Servicos, Ltd., First Interstate Asia, Ltd., First Interstate Bank of Canada, First Interstate Bank International, Inc., First Interstate Overseas Investment, Inc., First Interstate Southwest, Corp., UCB Leasing Corp., UCM Corp., United California Bank Realty Corporation.

First Interstate Bank of California—Continued

Branch offices (341): Agoura Hills, Alameda, Alhambra, Anaheim (3), Antioch, Aptos, Arcadia, Auburn, Bakersfield (3), Bell, Bellflower, Berkeley, Beverly Hills (2), Blythe, Bonita, Boyes Hot Springs, Brawley, Brea (2), Buena Park, Burbank, Burlingame, Calexico, Camarillo, Canoga Park (2), Capitola, Carlsbad, Carmel (2), Carmichael, Carson, Ceres, Cerritos, Chatsworth, Chico (2), Chula Vista, Citrus Heights, City of Industry, Claremont, Concord, Corona, Corona del Mar, Costa Mesa, Covina, Crescent City, Cupertino (2), Danville, Delano, Dorris, Downey, El Cajon, El Centro, El Monte, El Segundo, El Toro, Emeryville (2), Encinitas, Encino, Escondido, Eureka, Foster City, Fremont, Fresno (4), Fullerton, Garden Grove (2), Gardena (2), Gilroy, Glendale, Glendora, Goleta, Granada Hills, Grass Valley, Gustine, Hanford, Hayward, Hemet (2), Hollister, Hollywood (2), Huntington Beach (3), Indio, Inglewood (3), Irvine, Joshua Tree, La Habra, La Jolla, La Verne, Laguna Beach, Laguna Hills (2), Laguna Niguel, Lakewood, Lancaster, Livermore, Lodi, Lomita, Long Beach (3), Los Altos, Los Angeles (32), Los Banos, Los Gatos, Madera, Magalia, Manhattan Beach, Marina, Marina del Rey, Marysville, Menlo Park, Merced (2), Mill Valley, Millbrae, Milpitas, Mission Viejo (2), Modesto (2), Monrovia, Montclair, Montebello, Monterey (2), Montrose, Morgan Hill, Mount Shasta, Mountain View (2), Napa, Newark, Newport Beach (3), Northridge, Norwalk (2), Novato, Oakdale, Oakland (2), Oceanside, Ontario (2), Orange (2), Oroville, Oxnard, Pacific Grove, Pacific Palisades, Palmdale, Palm Desert (2), Palm Springs, Palo Alto (2), Panorama City, Paradise, Pasadena (3), Paso Robles, Petaluma, Pico Rivera, Pittsburg, Placentia, Placerville, Pleasanton, Pomona (3), Porterville, Rancho Cucamonga, Redding, Redlands, Redondo Beach, Redwood City, Reseda, Riverside (2), Rocklin, Rodeo, Rohnert Park, Rolling Hills Estates, Sacramento (6), Salinas, San Andreas, San Bernardino (2), San Clemente, San Diego (6), San Fernando, San Francisco (11), San Gabriel, San Jacinto, San Jose (5), San Juan Capistrano, San Leandro (2), San Luis Obispo, San Mateo, San Pedro, San Rafael, San Ramon, Santa Ana (3), Santa Barbara (3), Santa Fe Springs, Santa Maria, Santa Monica (2), Santa Rosa, Seal Beach, Seaside, Sebastopol, Sherman Oaks, Signal Hill, Simi Valley, Solana Beach, South Lake Tahoe, South San Francisco, Stockton (3), Sun City, Sunnyvale, Susanville, Tarzana, Thousand Oaks (2), Torrance (2), Tracy, Turlock, Tustin, Valencia, Vallejo, Van Nuys, Ventura (2), Vernon, Victorville, Visalia (2), Walnut Creek (3), Weed, West Covina, Whittier (2), Wilmington, Woodland Hills (2), Wrightwood, Yuba City, Nassau, Bahamas, Hong Kong, B.C.C., London, England, Toyko, Japan, Manila, Philippines, Singapore, Madrid, Spain, Seoul, South Korea, Taipei, Taiwan.

Intermittent branch office: Pomona.

ATM facilities (4): Los Angeles, Riverside, Walnut, West Covina.

Places of business (8): Anaheim, Cerritos, Hollywood, Los Angeles (2), Rosemead, Sacramento, San Diego, San Francisco.

Extensions of banking offices (12): Carmel, Inglewood, Laguna Hills, Los Angeles (2), Ontario (2), Paradise, Placentia, San Diego, San Francisco.

First Interstate Bank of California—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	2,198,724
(b) Stocks	2,556,022
(c) Real Estate Loans	80,507
(d) Other Loans	516,846
(e) Real Estate	136,422
(f) Savings and Loan, Other Thrift Deposits	2,675
(g) Miscellaneous	318,568
Time Deposits:	
(a) Own Bank	145,336
(b) Other Banks	991,351
Demand Deposits:	
(a) Own Bank	105,484
Local Agency Security Investments	1,731,210
Corporate Investments	2,984,498
Agency,Safekeeping,Custodian, and Escrow Investments	9,334,606
Advances or Overdrafts	12,995
Total Assets	21,115,244

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	394,567
(b) Personal Living Trusts	741,536
(c) Employee Benefit Trusts	5,032,886
(d) Collective Investment Funds	715,426
(e) Less units of Collective Investment Funds	-670,284
Total Fiduciary Accounts	6,214,131
Local Agency Security Accounts	1,731,210
Corporate Accounts	3,388,875
Agency,Safekeeping,Custodian, and Escrow Accounts	9,768,033
Due to Commercial Department, Advances or Overdrafts	12,995
Total Liabilities	21,115,244
Market value-Securities deposited with State Treasurer: Court	803
Market value-Securities deposited with State Treasurer: Private	189

First Los Angeles Bank

Incorporated March 30, 1973

2049 Century Park East, Los Angeles 90067 **Tel: (213) 557-1211**

Principal Officers: Charles T. Manatt, Chairman of the Board; Joseph J. Digange, Vice Chairman; Luigi Maranzana, President & Chief Executive Officer; President; T.J. Kempf, Senior Executive Vice President; Roberto Civalleri, Mario Garresi, Roger A. Hill, Executive Vice Presidents; John L. Barrett, Senior Vice President & Controller.

Directors: H. Ronald Cohen, Giovanni Cumani, Joseph J. Digange, Carlo Gallone, T.J. Kempf, Charles T. Manatt, Gianfranco Milani, Carlofelice Rossotto, Alexander Vagliano.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		20,977
U. S. Treasury securities		71,449
Obligations of U.S. Gov't agencies, etc.		45,434
Obligations of States and political subdivisions		7,013
Other bonds, notes, and debentures		22,058
Federal funds sold, etc.		14,000
Loans (excluding unearned income)	279,297	
LESS: Reserve for possible loan losses	2,933	
Loans (net)		276,364
Direct lease financing		613
Bank premises, furniture and fixtures		5,433
Other real estate owned		4,260
Other assets		11,393
Total Assets		478,994

LIABILITIES

Demand deposits (IPC)		59,813
Time and savings deposits (IPC)		256,565
Deposits of U.S. Government		64,262
Deposits of States and municipalities		318
Deposits of commercial banks		3,948
Certified and officers checks		4,276
Total Domestic Deposits	389,182	
Demand deposits	68,040	
Time and savings deposits	321,142	
Total Domestic and Foreign Deposits		389,182
Federal funds purchased, etc.		38,993
Other liabilities for borrowed money		10,000
Other liabilities		5,836
Total Liabilities		444,011

EQUITY CAPITAL

Common stock		3,335
Surplus		17,540
Undivided profits		14,108
Total Equity Capital		34,983
Total Liabilities and Equity Capital		478,994**Parent**

Company: Istituto Bancario San Paolo di Torino, Turin, Italy.

Branch offices (6): Beverly Hills, Los Angeles (4), Newport Beach.
ATM facility: Los Angeles.

First Mountain Bank

Incorporated April 16, 1981

42142 Big Bear Boulevard, Big Bear Lake 92315 **Tel: (714) 866-5861**

Principal Officer: Lois Walters, Vice President & Chief Financial Officer.

Directors: Allen Allison, John C. Eminger, Mary Jo Hamilton, Sharon Jasperson, Jack H. Knowlden, Thomas Ney, Fred P. Sattler, Kenneth Wood, Robert G. Wood.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,267
Obligations of U.S. Gov't agencies, etc.		99
Federal funds sold, etc.		700
Loans (excluding unearned income)	6,908	
LESS: Reserve for possible loan losses	131	
Loans (net)		6,777
Bank premises, furniture and fixtures		557
Other real estate owned		37
Other assets		146
Total Assets		10,583

LIABILITIES

Demand deposits (IPC)		2,441
Time and savings deposits (IPC)		6,285
Deposits of States and municipalities		402
Deposits of commercial banks		100
Certified and officers checks		386
Total Domestic Deposits	9,614	
Demand deposits	2,829	
Time and savings deposits	6,785	
Total Domestic and Foreign Deposits		9,614
Other liabilities		93
Total Liabilities		9,707

EQUITY CAPITAL

Common stock	763
Surplus	763
Undivided profits	-650
Total Equity Capital	876
Total Liabilities and Equity Capital	10,583

First Northern Bank of Dixon

Established February 1, 1910

195 North First St., Dixon 95620 **Tel: (916) 678-3041**

Principal Officers: Ronald J. DuPratt, Chairman of the Board; John F. Hamel, President; Owen J. Onsum, Executive Vice President; D.K. Biddle, Senior Vice President; J.S. Duke, Vice President & Cashier; S.R. Bean, Vice President; P.A. Seelye, Auditor.

Directors: Ronald J. DuPratt, Anthony R. Giannoni, Albert A. Gondry, John H. Griffin, John F. Hamel, William H. Jones, Jr., John W. Kilkenny, Jr., Donald M. Moriel, Richard H. Raycraft, David W. Schulze, Gerald L. Wilbanks.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		6,074
U. S. Treasury securities		2,799
Obligations of U.S. Gov't agencies, etc.		1,200
Obligations of States and political subdivisions		6,403
Other bonds, notes, and debentures		247
Federal funds sold, etc.		5,900
Loans (excluding unearned income)	61,832	
LESS: Reserve for possible loan losses	327	
Loans (net)		61,505
Bank premises, furniture and fixtures		2,451
Investments in unconsolidated subsidiaries		2
Other assets		1,429
Total Assets		88,010

LIABILITIES

Demand deposits (IPC)		13,233
Time and savings deposits (IPC)		61,044
Deposits of U.S. Government		2
Deposits of States and municipalities		4,182
Deposits of commercial banks		12
Certified and officers checks		508
Total Domestic Deposits	78,981	
Demand deposits	14,062	
Time and savings deposits	64,919	
Total Domestic and Foreign Deposits		78,981
Other liabilities for borrowed money		583
Other liabilities		1,222
Total Liabilities		80,786

EQUITY CAPITAL

Common stock	1,992
Surplus	977
Undivided profits	4,255
Total Equity Capital	7,224
Total Liabilities and Equity Capital	88,010

Subsidiary: Yolano Development Corporation.
Branch Offices (4): Davis (2), West Sacramento, Winters.

First Pacific Bank

Incorporated March 24, 1972

469 North Canon Dr., Beverly Hills 90216 **Tel: (213) 858-7500**

Principal Officers: Leonard S. Sands, Chairman of the Board; Douglas M. Shearer, President & Chief Operating Officer; Kenneth Mowry, Senior Vice President; Jose M. Anotado, Vice President and Controller; Jamice Francie, Vice President & Director of Operations.

Directors: Al Bennett, Bruce Barren, Leo Kaplan, M.D., Ada Sands, Leonard S. Sands, Matthew H. Suddleson, Michale Zugsmith.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		11,632
U. S. Treasury securities		200
Obligations of U.S. Gov't agencies, etc.		6,940
Other bonds, notes, and debentures		150
Federal funds sold, etc.		8,100
Loans (excluding unearned income)	50,383	
LESS: Reserve for possible loan losses	678	
Loans (net)		49,705
Direct lease financing		7,802
Bank premises, furniture and fixtures		2,144
Other real estate owned		1,203
Other assets		1,146
Total Assets		89,022

LIABILITIES

Demand deposits (IPC)		18,467
Time and savings deposits (IPC)		56,309
Deposits of U.S. Government		99
Deposits of States and municipalities		7,067
Certified and officers checks		1,048
Total Domestic Deposits	82,990	
Demand deposits	19,614	
Time and savings deposits	63,376	
Total Domestic and Foreign Deposits		82,990
Mortgage indebtedness		1,318
Other liabilities		1,187
Total Liabilities		85,495
Subordinated notes and debentures		1,453

EQUITY CAPITAL

Common stock	1,923
Surplus	4,689
Undivided profits	-4,538
Total Equity Capital	2,074
Total Liabilities and Equity Capital	89,022

Parent company: First Pacific Bancorp.
Subsidiary: Beverly Hills Reconveyance Corporation.
Branch offices (3): Los Angeles (2), Santa Monica.
Intermittent branch: Los Angeles.

First Security Bank of Elk Grove

Incorporated November 1, 1963

8923 Elk Grove Blvd., Elk Grove 95624 **Tel: (916) 685-3901**

Principal Officers: Marvin B. Jones, Chairman of the Board; John R. Primasing, President and Chief Executive Officer; Lamoin V. Schulz, Cashier; Delton Meyer, Secretary.

Directors: Alvin Bartholomew, Robert M. Batey, Herbert E. Cannon, Marvin B. Jones, James M. Marshall, Delton Meyer, John R. Primasing, Donald J. Veninga, John Zehnder.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		2,671
U. S. Treasury securities		1,000
Obligations of U.S. Gov't agencies, etc.		3,570
Obligations of States and political subdivisions		2,074
Federal funds sold, etc.		5,500
Loans (excluding unearned income)	22,916	
LESS: Reserve for possible loan losses	541	
Loans (net)		22,375
Bank premises, furniture and fixtures		958
Other real estate owned		190
Other assets		578
Total Assets		38,916
LIABILITIES		
Demand deposits (IPC)		7,643
Time and savings deposits (IPC)		27,962
Deposits of U.S. Government		252
Certified and officers checks		195
Total Domestic Deposits	36,052	
Demand deposits	8,090	
Time and savings deposits	27,962	
Total Domestic and Foreign Deposits		36,052
Other liabilities		416
Total Liabilities		36,468
EQUITY CAPITAL		
Common stock		1,343
Surplus		575
Undivided profits		530
Total Equity Capital		2,448
Total Liabilities and Equity Capital		38,916

Branch office: Sacramento.
Extension of banking offices (2): Elk Grove (2).

First State Bank of Southern California

Incorporated October 6, 1949

11277 S. Atlantic Ave., Lynwood 90262 **Tel: (213) 639-8290**

Principal Officers: Pyung J. Shin, Chairman of the Board; Joseph Gould, President & Chief Executive Officer; Raymond S. Behymer, Executive Vice President, Cashier & Secretary; Yong Youp Park, Senior Vice President; Daniel C. Wade, Senior Vice President; Elaine Garrett, Marion Kelly, Earl J. King, Thomas J. LaCroix, Lonnie Ryan, Vice Presidents.

Directors: David Carson, John Cayer, Joseph Gould, Min Shik Hahm, Jae Kyoung Park, Yong Youp Park, Pyung J. Shin.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		6,539
U. S. Treasury securities		3,009
Obligations of U.S. Gov't agencies, etc.		3,064
Obligations of States and political subdivisions		6,235
Other bonds, notes, and debentures		10
Corporate stock		50
Federal funds sold, etc.		5,800
Loans (excluding unearned income)	51,441	
LESS: Reserve for possible loan losses	463	
Loans (net)		50,978
Bank premises, furniture and fixtures		2,410
Other real estate owned		705
Other assets		1,322
Total Assets		80,122

LIABILITIES

Demand deposits (IPC)		21,080
Time and savings deposits (IPC)		48,048
Deposits of U.S. Government		43
Deposits of States and municipalities		363
Certified and officers checks		1,450
Total Domestic Deposits	70,984	
Demand deposits	22,579	
Time and savings deposits	48,405	
Total Domestic and Foreign Deposits		70,984
Other liabilities for borrowed money		880
Other liabilities		762
Total Liabilities		72,626

EQUITY CAPITAL

Common stock	1,431
Surplus	4,500
Undivided profits	1,565
Total Equity Capital	7,496
Total Liabilities and Equity Capital	80,122

Parent company: The Hanil Bank, Limited, Seoul Korea.
Branch offices (3): Garden Grove, Paramount, Santa Fe Springs.

First State Bank of the Oaks

Incorporated December 4, 1979

230 North Moorpark Road, Thousand Oaks 91360 **Tel: (213) 991-0425**

Principal Officers: Fred N. Raio, President; Les Mosley, Vice President and Chief Operating Officer.

Directors: Leonard Alexander, Donald H. Bankhardt, Joseph P. Brown, Dewain G. Grattan, Robert S. Haaland, Albert S. Karam, Fred N. Raio, Harry D. Schad, John H. Wayland.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		17,873
U. S. Treasury securities		2,004
Obligations of U.S. Gov't agencies, etc.		7,983
Obligations of States and political subdivisions		1,599
Loans (excluding unearned income)	62,991	
LESS: Reserve for possible loan losses	408	
Loans (net)		62,583
Direct lease financing		2,122
Bank premises, furniture and fixtures		1,895
Other assets		1,392
Total Assets		97,451

LIABILITIES

Demand deposits (IPC)		26,892
Time and savings deposits (IPC)		50,452
Deposits of U.S. Government		117
Deposits of States and municipalities		4,397
Certified and officers checks		1,424
Total Domestic Deposits	83,282	
Demand deposits	28,445	
Time and savings deposits	54,837	
Total Domestic and Foreign Deposits		83,282
Federal funds purchased, etc.		6,276
Other liabilities		1,364
Total Liabilities		90,922

EQUITY CAPITAL

Common stock		2,608
Surplus		2,608
Undivided profits		1,313
Total Equity Capital		6,529
Total Liabilities and Equity Capital		97,451

Branch offices (4): Camarillo, Newbury Park, Simi Valley, Westlake Village.

First Trust Bank

Established March 16, 1887

437 North Euclid Ave., Ontario 91761 **Tel: (714) 983-0511**

Principal Officers: A. O. Arnold, Chairman of the Board & President; Maurice G. Goodban, Senior Executive Vice President; George R. Ehrnman, Executive Vice President; James B. McKay, Executive Vice President & Head Office Administrator; Vi Iris Pearson, Lawrence A. Petersen, Lee F. Sherrard, Senior Vice President; Edward L. Frey, Senior Vice President & Cashier; Guy Beyersdorf, Vice President & Executive Trust Officer; James E. Burbott II, Vice President & General Counsel; Art M. Arriaga, Vice President, Auditor & Security Officer.

Directors: A. O. Arnold, Donald D. Curtis, M.D., E. Thomas Dugan, Austin W. Ehrnman, George R. Ehrnman, Maurice G. Goodban, Burt L. Guymon, Don R. Kellner, Fred B. Klarer, Broer Lanting, Leon F. Lucas, Paul E. Scheibner, Nathan A. Simon, William E. Walk, Jr.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		34,825
U. S. Treasury securities		7,167
Obligations of U.S. Gov't agencies, etc.		32,337
Obligations of States and political subdivisions		14,312
Other bonds, notes, and debentures		60
Corporate stock		18
Federal funds sold, etc.		2,900
Loans (excluding unearned income)	163,558	
LESS: Reserve for possible loan losses	1,092	
Loans (net)		162,466
Direct lease financing		399
Bank premises, furniture and fixtures		6,321
Other real estate owned		502
Investments in unconsolidated subsidiaries		1,838
Other assets		5,106
Total Assets		268,251

LIABILITIES

Demand deposits (IPC)		49,436
Time and savings deposits (IPC)		175,034
Deposits of U.S. Government		298
Deposits of States and municipalities		15,966
Certified and officers checks		3,423
Total Domestic Deposits	244,157	
Demand deposits	58,592	
Time and savings deposits	185,565	
Total Domestic and Foreign Deposits		244,157
Federal funds purchased, etc.		2,337
Other liabilities for borrowed money		1,835
Mortgage indebtedness		832
Other liabilities		3,944
Total Liabilities		253,105

EQUITY CAPITAL

Common stock	2,834
Surplus	4,212
Undivided profits	8,100
Total Equity Capital	15,146
Total Liabilities and Equity Capital	268,251

Subsidiary: Western Desert Corporation.

Branch offices (16): Chino, Corona, Desert Hot Springs, Fontana, Hemet (2), Indio, Lake Elsinore (2), Montclair, Palm Springs, Rancho Cucamonga (2), Rancho Mirage, Riverside, Upland.

First Trust Bank—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	22,158
(b) Stocks	10,591
(c) Real Estate Loans	13,912
(d) Other Loans	269
(e) Real Estate	9,899
(f) Savings and Loan, Other Thrift Deposits	360
(g) Miscellaneous	619
Time Deposits:	
(a) Own Bank	10,816
(b) Other Banks	487
Demand Deposits:	
(a) Own Bank	158
Agency,Safekeeping,Custodian, and Escrow Investments	2,695
Advances or Overdrafts	-87
Total Assets	71,877

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	18,686
(b) Personal Living Trusts	43,295
(c) Employee Benefit Trusts	5,792
(d) Collective Investment Funds	1,173
(e) Less units of Collective Investment Funds	-1,188
Total Fiduciary Accounts	67,758
Agency,Safekeeping,Custodian, and Escrow Accounts	4,206
Due to Commercial Department, Advances or Overdrafts	-87
Total Liabilities	71,877
Market value-Securities deposited with State Treasurer: Court	603
Market value-Securities deposited with State Treasurer: Private	176

First Valley Bank

Incorporated December 18, 1972

200 North H St., Lompoc 93436 **Tel: (805) 736-4524**

Principal Officers: Terrill F. Cox, Chairman of the Board; Dean E. Minor, President & Chief Executive Officer; John Coger, Assistant Cashier, Douglas B. Chadwick, Crandall Stice, Vice Presidents.

Directors: Francis H. Beattie, Jr., Terrill F. Cox, George E. Howard, Jr., John P. Lizarraga, Dean E. Minor, William A. Perozzi, Lawrence E. Schuyler.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		3,294
U. S. Treasury securities		3,496
Obligations of U.S. Gov't agencies, etc.		8,849
Obligations of States and political subdivisions		5,295
Federal funds sold, etc.		2,500
Loans (excluding unearned income)	19,155	
LESS: Reserve for possible loan losses	217	
Loans (net)		18,938
Bank premises, furniture and fixtures		1,281
Other assets		763
Total Assets		44,416

LIABILITIES

Demand deposits (IPC)		8,706
Time and savings deposits (IPC)		27,926
Deposits of U.S. Government		81
Deposits of States and municipalities		2,634
Certified and officers checks		630
Total Domestic Deposits	39,977	
Demand deposits	9,420	
Time and savings deposits	30,557	
Total Domestic and Foreign Deposits		39,977
Other liabilities		667
Total Liabilities		40,644

EQUITY CAPITAL

Common stock	450
Surplus	800
Undivided profits	2,522
Total Equity Capital	3,772
Total Liabilities and Equity Capital	44,416

Branch office: Vandenberg Village.

Foothill Bank

Incorporated November 20, 1974

423 San Antonio Road, Mountain View 94040 **Tel: (415) 941-9300**

Principal Officers: Howard Carlson, Chairman of the Board; Frank L. Burrell, Jr., Vice Chairman; John O. Brooks, President and Chief Executive Officer; Malcolm A. Morris, Senior Vice President & Chief Financial Officer.

Directors: John O. Brooks, Frank L. Burrell, Jr., Howard Carlson, John W. Dunn, Walter E. Giesting, Ernest L. Hawks, John W. Huston, Roy M. Iwata, Charles D. Means, Robert E. Williams.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		2,474
U. S. Treasury securities		5,012
Obligations of U.S. Gov't agencies, etc.		550
Obligations of States and political subdivisions		48
Federal funds sold, etc.		2,500
Loans (excluding unearned income)	24,326	
LESS: Reserve for possible loan losses	200	
Loans (net)		24,126
Bank premises, furniture and fixtures		669
Other assets		565
Total Assets		35,944
LIABILITIES		
Demand deposits (IPC)		7,979
Time and savings deposits (IPC)		23,883
Deposits of U.S. Government		19
Deposits of States and municipalities		300
Certified and officers checks		293
Total Domestic Deposits	32,473	
Demand deposits	8,290	
Time and savings deposits	24,183	
Total Domestic and Foreign Deposits		32,473
Other liabilities		394
Total Liabilities		32,867
EQUITY CAPITAL		
Common stock		1,673
Surplus		1,148
Undivided profits		256
Total Equity Capital		3,077
Total Liabilities and Equity Capital		35,944

Branch office: Los Altos.

Foothill Independent Bank

Established June 1, 1973

510 South Grand Ave., Glendora 91740 **Tel: (818) 963-8551**

Principal Officers: J. T. Waller, President; George F. Langley, Executive Vice President & Chief Financial Officer; Tom Kramer, Executive Vice President & Loan Administrator; T.H. Roberts, Senior Vice President & Branch Administrator.

Directors: Charles G. Boone, Wallace D. Gott, William V. Landecena, George E. Langley, O. L. Mestad, Earl A. Musser, Leonard Ray, Alton L. Sanford, Alexander R. Tobin, J. T. Waller.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		6,545
U. S. Treasury securities		9,145
Obligations of U.S. Gov't agencies, etc.		199
Obligations of States and political subdivisions		4,296
Other bonds, notes, and debentures		200
Federal funds sold, etc.		4,000
Loans (excluding unearned income)	71,873	
LESS: Reserve for possible loan losses	789	
Loans (net)		71,084
Direct lease financing		5,921
Bank premises, furniture and fixtures		4,830
Other real estate owned		491
Other assets		2,145
Total Assets		108,856

LIABILITIES

Demand deposits (IPC)		24,548
Time and savings deposits (IPC)		57,386
Deposits of U.S. Government		2
Deposits of States and municipalities		16,922
Certified and officers checks		2,598
Total Domestic Deposits	101,456	
Demand deposits	27,148	
Time and savings deposits	74,308	
Total Domestic and Foreign Deposits		101,456
Other liabilities		2,009
Total Liabilities		103,465

EQUITY CAPITAL

Common stock	1,814
Surplus	472
Undivided profits	3,105
Total Equity Capital	5,391
Total Liabilities and Equity Capital	108,856

Parent Company: Foothill Independent Bancorp.
Branch offices (7): Claremont, Irwindale, Ontario (2), Rancho Cucamonga, Upland, West Covina.

Fremont Bank

Incorporated May 15, 1969

39150 Fremont Blvd., Fremont 94538 **Tel: (415) 792-2300**

Principal Officers: Morris Hyman, Chairman of the Board and President; Michael J. Wallace, Executive Vice President; M.P. Whitfield, Secretary, E. A. Quaresma, Treasurer.

Directors: John Brooks, Allan R. Hirsch, Alan L. Hyman, Morris Hyman, E.A. Quaresma, George M. Silliman, Michael J. Wallace, M.P. Whitfield.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,569
Obligations of U.S. Gov't agencies, etc.		302
Obligations of States and political subdivisions		4,574
Other bonds, notes, and debentures		50
Corporate stock		50
Federal funds sold, etc.		11,500
Loans (excluding unearned income)	83,314	
LESS: Reserve for possible loan losses	1,005	
Loans (net)		82,309
Direct lease financing		20
Bank premises, furniture and fixtures		4,604
Other real estate owned		488
Other assets		2,354
Total Assets		111,820

LIABILITIES

Demand deposits (IPC)		18,369
Time and savings deposits (IPC)		83,049
Deposits of U.S. Government		110
Deposits of States and municipalities		538
Deposits of commercial banks		10
Certified and officers checks		980
Total Domestic Deposits	103,056	
Demand deposits	19,614	
Time and savings deposits	83,442	
Total Domestic and Foreign Deposits		103,056
Other liabilities		1,352
Total Liabilities		104,408

EQUITY CAPITAL

Common stock		1,600
Surplus		1,603
Undivided profits		4,209
Total Equity Capital		7,412
Total Liabilities and Equity Capital		111,820

Parent company: Fremont Bancorporation.
Subsidiary: Fremont Securities Inc.
Branch offices (6): Fremont (4), San Leandro, Union City.
Extensions of banking offices (2): Fremont (2).

Fresno Bank of Commerce

Incorporated March 27, 1980

4995 East Clinton Avenue, Fresno 93727 **Tel: (209) 252-8711**

Principal Officers: Ralph E. Peters, President and Chief Executive Officer; Derrell G. Lejeune, Senior Vice President, Credit Administration; Bob E. Florence, Senior Vice President, Adminstration.

Directors: Rodney J. DeLuca, Anthony J. DiBuduo, Robert E. Duncan, J. Hiram Goya, Harry Hallaian, Louis H. Herwaldt, James Kourafas, Martin S. Mazman, Donald J. Peracchi, Ralph E. Peters, Elmer Bud Richter.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		12,287
U. S. Treasury securities		6,265
Obligations of U.S. Gov't agencies, etc.		3,846
Obligations of States and political subdivisions		4,162
Federal funds sold, etc.		1,200
Loans (excluding unearned income)	85,330	
LESS: Reserve for possible loan losses	985	
Loans (net)		84,345
Direct lease financing		6,722
Bank premises, furniture and fixtures		5,059
Other assets		2,472
Total Assets		126,358

LIABILITIES

Demand deposits (IPC)		20,136
Time and savings deposits (IPC)		78,497
Deposits of U.S. Government		70
Deposits of States and municipalities		8,300
Deposits of commercial banks		1,800
Certified and officers checks		963
Total Domestic Deposits	109,766	
Demand deposits	21,169	
Time and savings deposits	88,597	
Total Domestic and Foreign Deposits		109,766
Federal funds purchased, etc.		43
Other liabilities for borrowed money		782
Other liabilities		1,084
Total Liabilities		111,675

EQUITY CAPITAL

Common stock		14,324
Undivided profits		359
Total Equity Capital		14,683
Total Liabilities and Equity Capital		126,358

Branch office: Fresno.

Garfield Bank

Incorporated April 20, 1954

2417 W. Whittier Blvd., Montebello 90640 **Tel: (213) 726-1411**

Principal Officers: Jack Arakelian, Chairman of the Board; Walter E. Hemphill, President & Chief Executive Officer; E.D. Larsen, Vice President & Senior Credit Officer; Mary Fox, Assistant Vice President & Cashier; Juliet Karapetian, Assistant Vice President & Controller; Paul Jones, Vice President & Auditor, Gerald Moore, Vice President & Loan Review.

Directors: Jack Arakelian, Aldo J. DeSoto, Ronald H. Gabriel, Walter E. Hemphill, Manty Manibog, Eugene Russell, Robert Shamlian.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		4,760
U. S. Treasury securities		6,160
Obligations of U.S. Gov't agencies, etc.		6,448
Other bonds, notes, and debentures		75
Corporate stock		80
Federal funds sold, etc.		1,400
Loans (excluding unearned income)	38,713	
LESS: Reserve for possible loan losses	1,251	
Loans (net)		37,462
Direct lease financing		115
Bank premises, furniture and fixtures		1,399
Other real estate owned		2,009
Customers' liability on acceptances outstanding		47
Other assets		1,173
Total Assets		61,128
LIABILITIES		
Demand deposits (IPC)		12,185
Time and savings deposits (IPC)		40,674
Deposits of U.S. Government		310
Certified and officers checks		924
Total Domestic Deposits	54,093	
Demand deposits	13,419	
Time and savings deposits	40,674	
Total Domestic and Foreign Deposits		54,093
Other liabilities for borrowed money		3,402
Mortgage indebtedness		98
Acceptances executed and outstanding		47
Other liabilities		959
Total Liabilities		58,599
EQUITY CAPITAL		
Common stock		1,335
Surplus		1,840
Undivided profits		-646
Total Equity Capital		2,529
Total Liabilities and Equity Capital		61,128

Branch offices (3): Hollywood, Huntington Beach, Monterey Park.

Gateway Western Bank

Incorporated March 2, 1981

499 E. 6th, Beaumont 92223 **Tel: (714) 845-2605**

Principal Officers: Thomas D. Pavey, President & Chief Executive Officer; Charles S. Varga, Executive Vice President and Chief Financial Officer.

Directors: Emanuel Baldi, Frank J. Burgess, Thomas L. Daniel, Richard G. Davis, H. Forrest Lovett, Wilbur E. Page, Thomas D. Pavey, Ollin Tendeland, Lew F. Weaver.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		1,827
U. S. Treasury securities		100
Obligations of U.S. Gov't agencies, etc.		4,562
Federal funds sold, etc.		1,200
Loans (excluding unearned income)	12,832	
LESS: Reserve for possible loan losses	101	
Loans (net)		12,731
Bank premises, furniture and fixtures		1,346
Other real estate owned		81
Investments in unconsolidated subsidiaries		200
Other assets		520
Total Assets		22,567

LIABILITIES

Demand deposits (IPC)		2,087
Time and savings deposits (IPC)		14,919
Deposits of States and municipalities		3,231
Certified and officers checks		359
Total Domestic Deposits	20,596	
Demand deposits	2,446	
Time and savings deposits	18,150	
Total Domestic and Foreign Deposits		20,596
Other liabilities		139
Total Liabilities		20,735

EQUITY CAPITAL

Common stock	1,985
Undivided profits	-153
Total Equity Capital	1,832
Total Liabilities and Equity Capital	22,567

Branch Office: Banning.

General Bank

Established March 18, 1980

201 South Figueroa Street, Los Angeles 90012 **Tel: (213) 628-1234**

Principal Officers: Li Pei Wu, President & Chief Executive Officer; Peter Wu, Executive Vice President; Min Cho, Senior Vice President; Richard Gill, Senior Vice President & Senior Credit Administrator; Carl C. Maier, Vice President & Controller; Steve Wu, Assistant Vice President & Operations Officer, Operation Adminstration; Lucie Wu, Personnel Officer.

Directors: P. Jay Chen, Thomas Chiu, Min Cho, Kuo-Tuong Chou, Stephen Huang, Eric John, Chuang-I Lin, Ting Liu, Alan Thian, Kenjohn Wang, Julian Wu, Li Pei Wu, Peter Wu, Ping Wu, Walter Wu, Chin-Liang Yen.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		44,310
U. S. Treasury securities		1,503
Obligations of U.S. Gov't agencies, etc.		14,304
Federal funds sold, etc.		9,000
Loans (excluding unearned income)	65,631	
LESS: Reserve for possible loan losses	510	
Loans (net)		65,121
Bank premises, furniture and fixtures		4,144
Other real estate owned		1,995
Customers' liability on acceptances outstanding		483
Other assets		1,857
Total Assets		142,717

LIABILITIES

Demand deposits (IPC)		11,220
Time and savings deposits (IPC)		114,767
Deposits of States and municipalities		900
Deposits of commercial banks		940
Certified and officers checks		1,180
Total Domestic Deposits	129,007	
Demand deposits	13,340	
Time and savings deposits	115,667	
Total Domestic and Foreign Deposits		129,007
Mortgage indebtedness		262
Acceptances executed and outstanding		483
Other liabilities		1,882
Total Liabilities		131,634

EQUITY CAPITAL

Common stock	15,111
Undivided profits	-4,028
Total Equity Capital	11,083
Total Liabilities and Equity Capital	142,717

Parent company: GBC Bancorp.
Branch offices (2): Los Angeles, Monterey Park.

Gilmore Commercial and Savings Bank

Incorporated October 13, 1955

6291 W. 3rd St., Los Angeles 90036 **Tel: (213) 936-6111**

Principal Officers: John B. Gostovich, Chairman of the Board; Jack Patterson, President; Kathleen M. Artica, Vice President; Eleanor Cobb, Assistant Vice President; Kathleen Reardon, Assistant Vice President & Cashier; Barbara T. Barnard, Melroy C. Hare, Rodney D. Murrell, Arlene Pater, Assistant Cashiers; Ruth E. Nichols, Auditor.

Directors: Gordon B. Crary, Jr., John B. Gostovich, Andrew G. Hilen, Henry L. Hilty, Jr., Jack Patterson, Karl M. Samuelian, Robert V. Sibert.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,693
U. S. Treasury securities		702
Obligations of U.S. Gov't agencies, etc.		1,949
Obligations of States and political subdivisions		13,802
Federal funds sold, etc.		4,200
Loans (excluding unearned income)	35,079	
LESS: Reserve for possible loan losses	376	
Loans (net)		34,703
Bank premises, furniture and fixtures		78
Other assets		412
Total Assets		58,539

LIABILITIES

Demand deposits (IPC)		6,900
Time and savings deposits (IPC)		44,604
Deposits of U.S. Government		10
Deposits of States and municipalities		1
Certified and officers checks		457
Total Domestic Deposits	51,972	
Demand deposits	7,368	
Time and savings deposits	44,604	
Total Domestic and Foreign Deposits		51,972
Other liabilities		275
Total Liabilities		52,247

EQUITY CAPITAL

Common stock	1,000
Surplus	1,000
Undivided profits	4,292
Total Equity Capital	6,292
Total Liabilities and Equity Capital	58,539

Parent company: A.F. Gilmore Co.

Golden Gate Bank

Incorporated September 24, 1975

235 Front Street, San Francisco 94111 **Tel: (415) 421-9890**

Principal Officers: George E. Croom, Chairman of the Board & President; Sharon M. Croom, Vice Chairman of the Board; John Van Der Wal, Chief Financial Officer & Cashier.

Directors: George E. Croom, Jr., Sharon M. Croom, Brock R. Settlemier, Marlene B. Settlemier, John Van Der Wal, James R. Woolwine.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		789
Federal funds sold, etc.		2,900
Loans (excluding unearned income)	8,504	
LESS: Reserve for possible loan losses	422	
Loans (net)		8,082
Bank premises, furniture and fixtures		358
Other real estate owned		68
Other assets		142
Total Assets		12,339

LIABILITIES

Demand deposits (IPC)		3,260
Time and savings deposits (IPC)		7,815
Deposits of U.S. Government		8
Deposits of States and municipalities		100
Certified and officers checks		121
Total Domestic Deposits	11,304	
Demand deposits	3,389	
Time and savings deposits	7,915	
Total Domestic and Foreign Deposits		11,304
Other liabilities		177
Total Liabilities		11,481

EQUITY CAPITAL

Common stock	716
Surplus	759
Undivided profits	-617
Total Equity Capital	858
Total Liabilities and Equity Capital	12,339

Golden Oak Bank

Incorporated May 18, 1978

49099 Road 426, Oakhurst 93644 **Tel: (209) 683-2200**

Principal Officers: Merrel W. Bradford, President; Douglas L. Reeves, Vice President & Cashier; James C. Best, Secretary.

Directors: Anthony H. Alves, James C. Best, Merrell W. Bradford, W. Gerald Flanagan, Elbert R. Guyett, Jeffrey S. Klein, Rodney W. Thomason, Waldo W. Weeth, DeVere Williams.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		590
Obligations of U.S. Gov't agencies, etc.		1,200
Federal funds sold, etc.		2,000
Loans (excluding unearned income)	16,401	
LESS: Reserve for possible loan losses	213	
Loans (net)		16,188
Bank premises, furniture and fixtures		870
Other real estate owned		143
Other assets		517
Total Assets		21,508
LIABILITIES		
Demand deposits (IPC)		2,806
Time and savings deposits (IPC)		15,970
Deposits of States and municipalities		1,090
Certified and officers checks		417
Total Domestic Deposits	20,283	
Demand deposits	3,223	
Time and savings deposits	17,060	
Total Domestic and Foreign Deposits		20,283
Other liabilities		310
Total Liabilities		20,593
EQUITY CAPITAL		
Common stock		781
Surplus		409
Undivided profits		-275
Total Equity Capital		915
Total Liabilities and Equity Capital		21,508

Branch office: Northfork.

Golden Pacific Bank

Established December 7, 1981

845 No. Euclid Avenue, Ontario 91762 **Tel: (714) 983-4600**

Principal Officers: Warren Stewart, President; Kenneth Dale Bunch, Senior Vice President-Loans; Susan G. Howe, Senior Vice President & Cashier; Jim Bookhout, Vice President-Marketing.

Directors: Arnold D. Anderson, Milton R. Bracey, Jr., Charles V. Cummins, James F. Garliepp, Jr., Richard H. Pearson, Warren Stewart, David M. Tobias.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		7,433
U. S. Treasury securities		367
Obligations of U.S. Gov't agencies, etc.		1,432
Federal funds sold, etc.		2,815
Loans (excluding unearned income)	38,200	
LESS: Reserve for possible loan losses	421	
Loans (net)		37,779
Bank premises, furniture and fixtures		1,926
Other assets		1,829
Total Assets		53,581

LIABILITIES

Demand deposits (IPC)		10,540
Time and savings deposits (IPC)		31,929
Deposits of U.S. Government		24
Deposits of States and municipalities		2,232
Deposits of commercial banks		3,200
Certified and officers checks		945
Total Domestic Deposits	48,870	
Demand deposits	11,532	
Time and savings deposits	37,338	
Total Domestic and Foreign Deposits		48,870
Other liabilities		506
Total Liabilities		49,376

EQUITY CAPITAL

Common stock		3,602
Undivided profits		603
Total Equity Capital		4,205
Total Liabilities and Equity Capital		53,581

Place of business: Upland.

Golden State Sanwa Bank

Incorporated July 28, 1971

300 Montgomery St., San Francisco 94104 **Tel: (415) 772-8200**

Principal Officers: Teruyoshi Yasufuku, Chairman of the Board, President & Chief Executive Officer; G.F. Holt, G. Berk Kellogg, Vice Chairmen; John W. Jalonen, Advisor to the President; Shoichi Ito, Kaneo Muromachi, Eugene A. Slagoski, Gregory R. Willert Executive Vice Presidents; Koichi Yasukawa, Vice President and Secretary; Haruo Hori, Senior Vice President & Controller.

Directors: Shoichi Ito, F.B. Hoft, G.F. Holt, John W. Jalonen, G. Berk Kellogg, Robert E. Pellissier, William B. Ross, Eugene A. Slagoski, Jack Tomlinson, J.C. Van Horn, Kichirou Yamamoto, Teruyoshi Yasufuku.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		64,552
U. S. Treasury securities		171,139
Obligations of U.S. Gov't agencies, etc.		141,639
Obligations of States and political subdivisions		29,725
Other bonds, notes, and debentures		14,425
Federal funds sold, etc.		50,000
Loans (excluding unearned income)	866,980	
LESS: Reserve for possible loan losses	8,669	
Loans (net)		858,311
Direct lease financing		2,543
Bank premises, furniture and fixtures		34,639
Other real estate owned		6,375
Customers' liability on acceptances outstanding		4,273
Other assets		27,838
Total Assets		1,405,459

LIABILITIES

Demand deposits (IPC)		197,671
Time and savings deposits (IPC)		958,083
Deposits of U.S. Government		1,226
Deposits of States and municipalities		30,209
Deposits of commercial banks		32,382
Certified and officers checks		10,541
Total Domestic Deposits	1,230,112	
Demand deposits	242,743	
Time and savings deposits	987,369	
Total Domestic and Foreign Deposits		1,230,112
Federal funds purchased, etc.		6,767
Other liabilities for borrowed money		36,804
Mortgage indebtedness		3,921
Acceptances executed and outstanding		4,273
Other liabilities		19,837
Total Liabilities		1,301,714
Subordinated notes and debentures		18,250

EQUITY CAPITAL

Common stock	30,000
Surplus	41,227
Undivided profits	14,268
Total Equity Capital	85,495
Total Liabilities and Equity Capital	1,405,459

Parent company: The Sanwa Bank Limited, Osaka, Japan.

Branch offices (28): Alhambra, Anaheim, Baldwin Park, Bell Gardens, Covina, Culver City, Downey, Gardena, Huntington Beach, La Puente, Los Angeles (2), Mountain View, Newport Beach, Oakland, Pasadena, Pico Rivera, Placentia, Redondo Beach, Rosemead, Sacramento, San Diego, San Jose, Santa Fe Springs, South El Monte, South Gate, Torrance, West Covina.

Places of business (3): Concord, Long Beach, Pico Rivera.

Extensions of banking offices (3): Downey, Rosemead, South El Monte.

Golden State Sanwa Bank—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
Time Deposits:	
(a) Own Bank	47,306
(b) Other Banks	68,061
Demand Deposits:	
(a) Own Bank	2,791
Corporate Investments	59,952
Total Assets	178,110

LIABILITIES

Fiduciary Accounts:	
Corporate Accounts	178,110
Total Liabilities	178,110

Golden Valley Bank

Incorporated August 20, 1976

301 E. Main Street, Turlock 95380 **Tel: (209) 667-2710**

Principal Officers: Elwood W. Swanson, Chairman of the Board & President; Craig E. Sandall, Executive Vice President & Credit Administrator; Betty J. Shabazian, Vice President & Cashier; Marshall L. Berg, Vice President & Financial Officer.

Directors: William Roy Ahlem, Jr., William F. Allewelt, Charles E. Bakke, Robert Heans, Norman Lucas, Walter A. Rogner, Elwood W. Swanson, Alfred G. Terry, Wesley D. Wallstrom, Loneus Waterson.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,029
U. S. Treasury securities		3,356
Obligations of U.S. Gov't agencies, etc.		1,850
Obligations of States and political subdivisions		3,197
Federal funds sold, etc.		750
Loans (excluding unearned income)	63,654	
LESS: Reserve for possible loan losses	1,586	
Loans (net)		62,068
Bank premises, furniture and fixtures		1,874
Other real estate owned		1,784
Other assets		2,328
Total Assets		82,236

LIABILITIES

Demand deposits (IPC)		12,463
Time and savings deposits (IPC)		60,893
Deposits of U.S. Government		68
Deposits of States and municipalities		5,873
Certified and officers checks		521
Total Domestic Deposits	79,818	
Demand deposits	13,052	
Time and savings deposits	66,766	
Total Domestic and Foreign Deposits		79,818
Other liabilities for borrowed money		350
Mortgage indebtedness		385
Other liabilities		1,421
Total Liabilities		81,974

EQUITY CAPITAL

Common stock		4,254
Undivided profits		-3,642
Reserve for contingencies, etc.		-350
Total Equity Capital		262
Total Liabilities and Equity Capital		82,236

Subsidiary: Goldvab, Inc.
Branch offices (2): Hilmar, Turlock.
ATM Facility: Turlock.

Granada Bank

Incorporated December 3, 1982

123 South Chapel Avenue, Alhambra 91801 Tel. (818) 289-9254

Principal officers: Eugene D. Bishop, President; Scott J. Fetters, Senior Vice President & Credit Officer; Lynn J. Marcroft, Senior Vice President & Cashier; Charles C. Mickle III, Senior Vice President.

Directors: John B. Allen, Robert W. Arnett, Jr., Eugene D. Bishop, Charles A. Hayden, Prescott O. Lieberg, Jr., John W. Russell, John E. Stevenson, Emmet A. Tompkins, Jr., Robert A. Wondries.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		7,204
U. S. Treasury securities		250
Obligations of U.S. Gov't agencies, etc.		1,300
Federal funds sold, etc.		3,220
Loans (excluding unearned income)	10,759	
LESS: Reserve for possible loan losses	70	
Loans (net)		10,689
Direct lease financing		427
Bank premises, furniture and fixtures		1,430
Other real estate owned		208
Other assets		285
Total Assets		25,013

LIABILITIES

Demand deposits (IPC)		3,532
Time and savings deposits (IPC)		16,024
Deposits of U.S. Government		24
Certified and officers checks		362
Total Domestic Deposits	19,942	
Demand deposits	3,918	
Time and savings deposits	16,024	
Total Domestic and Foreign Deposits		19,942
Mortgage indebtedness		524
Other liabilities		218
Total Liabilities		20,684

EQUITY CAPITAL

Common stock	4,801
Undivided profits	-472
Total Equity Capital	4,329
Total Liabilities and Equity Capital	25,013

Subsidiary: Granada Realty Services, Inc.

Great American Bank

Incorporated July 10, 1979

1801 Century Park East, Los Angeles 90067 **Tel: (213) 552-1776**

Principal Officers: Jack A. Sweeney, Chairman of the Board & Chief Executive Officer; Mark Rubin, Vice Chairman & Chief Administrative Officer; Thomas McCullough, Vice President & Chief Financial Officer.

Directors: Jerome E. Farley, Frank R. Moothart, Mark Rubin, Lawrence J. Sherman, Jack A. Sweeney.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		17,969
U. S. Treasury securities		5,060
Obligations of U.S. Gov't agencies, etc.		3,039
Federal funds sold, etc.		12,350
Loans (excluding unearned income)	56,597	
LESS: Reserve for possible loan losses	1,000	
Loans (net)		55,597
Bank premises, furniture and fixtures		3,441
Other real estate owned		2,727
Other assets		1,370
Total Assets		101,553
LIABILITIES		
Demand deposits (IPC)		34,437
Time and savings deposits (IPC)		52,470
Deposits of U.S. Government		35
Deposits of States and municipalities		1,000
Certified and officers checks		536
Total Domestic Deposits	88,478	
Demand deposits	35,008	
Time and savings deposits	53,470	
Total Domestic and Foreign Deposits		88,478
Federal funds purchased, etc.		130
Other liabilities		1,322
Total Liabilities		89,930
EQUITY CAPITAL		
Common stock		11,032
Undivided profits		591
Total Equity Capital		11,623
Total Liabilities and Equity Capital		101,553

Parent company: Great American Bancorp.
Branch offices (3): Beverly Hills, Los Angeles, Newport Beach.

Great Valley Bank

Incorporated March 9, 1977

2501 E. Whitmore Ave., Ceres 95307 **Tel: (209) 538-0411**

Principal Officers: John Tatoyan, Chairman of the Board; Kenneth A. Link, President; Alan J. Smyth, Vice President & Cashier.

Directors: Charles J. Boggeri, Joe Foster, Wilfred N. Inselman, Herbert S. Lee, Kenneth A. Link, Alvin G. Qualle, Rolland C. Quimby, John Tatoyan, Denzle L. Thompson.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		3,205
U. S. Treasury securities		1,000
Obligations of U.S. Gov't agencies, etc.		1,500
Obligations of States and political subdivisions		3,404
Loans (excluding unearned income)	18,636	
LESS: Reserve for possible loan losses	192	
Loans (net)		18,444
Bank premises, furniture and fixtures		1,840
Other assets		522
Total Assets		29,915

LIABILITIES

Demand deposits (IPC)		6,795
Time and savings deposits (IPC)		18,518
Deposits of States and municipalities		769
Certified and officers checks		432
Total Domestic Deposits	26,514	
Demand deposits	7,227	
Time and savings deposits	19,287	
Total Domestic and Foreign Deposits		26,514
Federal funds purchased, etc.		17
Other liabilities		565
Total Liabilities		27,096

EQUITY CAPITAL

Common stock		852
Surplus		1,187
Undivided profits		780
Total Equity Capital		2,819
Total Liabilities and Equity Capital		29,915

Branch offices (2): Hughson, Modesto.

Grossmont Bank

Established November 3, 1972

5500 Grossmont Center Drive, La Mesa 92041 **Tel: (619) 462-2800**

Principal Officers: L. Robert Payne, Chairman of the Board; Donald K. Clague, President; Arthur F. Butler, Executive Vice President; Joanne Galleher, Senior Vice President, Cashier and Treasurer; Leo R. B. Henrikson, Secretary.

Directors: Arthur F. Butler, Paul T. Carter, Donald K. Clague, Jack W. Goodall, Jr., Leo R.B. Henrikson, Patterson N. Hyndman, Bob Lyon, L. Robert Payne, Jose Ignacio Prieto, John T. Warburton.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		9,209
U. S. Treasury securities		9,903
Obligations of U.S. Gov't agencies, etc.		7,591
Obligations of States and political subdivisions		7,526
Federal funds sold, etc.		10,740
Loans (excluding unearned income)	126,001	
LESS: Reserve for possible loan losses	949	
Loans (net)		125,052
Direct lease financing		113
Bank premises, furniture and fixtures		2,854
Other assets		3,107
Total Assets		176,095

LIABILITIES

Demand deposits (IPC)		40,865
Time and savings deposits (IPC)		108,959
Deposits of U.S. Government		218
Deposits of commercial banks		506
Certified and officers checks		1,802
Total Domestic Deposits	152,350	
Demand deposits	43,391	
Time and savings deposits	108,959	
Total Domestic and Foreign Deposits		152,350
Other liabilities for borrowed money		1,070
Other liabilities		5,553
Total Liabilities		158,973

EQUITY CAPITAL

Common stock	1,800
Surplus	4,513
Undivided profits	10,809
Total Equity Capital	17,122
Total Liabilities and Equity Capital	176,095

Parent company: Bancomer Holding Company.
Branch offices (45): Alpine, El Cajon, La Mesa, National City, San Diego.
ATM facility: La Mesa.

Guaranty Bank of California

Incorporated November 4, 1974

12301 Wilshire Blvd., Los Angeles 90025 **Tel: (213) 820-4941**

Principal Officers: Andrew Schor, Chairman of the Board; Lynda L. Fluent, President & Chief Executive Officer; Marven Whitham, Senior Vice President & Senior Loan Officer; Michael Ward, Senior Vice President & Chief Financial Officer; Deborah Savett, Vice President, Loan Department; Jacey Johnson, Operatons Officer.

Directors: Posey Carpentier, Richard H. Feldstein, Lynda L. Fluent, Alan L. Kaye, James L. Keating, Maryann LaGuardia, Richard A. Mager, Rosalind Marks, Daniel J. O'Connell, Andrew Schor, Joe N. Varon.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		2,771
Obligations of U.S. Gov't agencies, etc.		351
Federal funds sold, etc.		500
Loans (excluding unearned income)	14,823	
LESS: Reserve for possible loan losses	133	
Loans (net)		14,690
Bank premises, furniture and fixtures		314
Other assets		376
Total Assets		19,002
LIABILITIES		
Demand deposits (IPC)		3,651
Time and savings deposits (IPC)		13,161
Deposits of U.S. Government		103
Certified and officers checks		378
Total Domestic Deposits	17,293	
Demand deposits	4,032	
Time and savings deposits	13,261	
Total Domestic and Foreign Deposits		17,293
Other liabilities		179
Total Liabilities		17,472
EQUITY CAPITAL		
Common stock		1,223
Surplus		630
Undivided profits		-323
Total Equity Capital		1,530
Total Liabilities and Equity Capital		19,002

Parent company: Griffin Holdings, Inc.

Guardian Bank

Established October 20, 1983

800 So. Figueroa Street, Los Angeles 90017 **Tel. (213) 239-0800**

Principal officers: Paul M. Harris, Chairman of the Board & President; Vincent A. Bell, Ronald Holloway, Executive Vice Presidents.

Directors: Vincent A. Bell, Phillip M. Berger, Donald Bohana, Marilyn M. Cohen, Robert D. Frandzel, John C. Gullesserian, Paul M. Harris, Victor B. Rothschild, Saul Socoloske, John P. Sullivan, David Yadegar.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		8,281
U. S. Treasury securities		3,195
Obligations of U.S. Gov't agencies, etc.		998
Other bonds, notes, and debentures		255
Federal funds sold, etc.		4,033
Loans (excluding unearned income)	39,384	
LESS: Reserve for possible loan losses	336	
Loans (net)		39,048
Bank premises, furniture and fixtures		830
Other assets		631
Total Assets		57,271

LIABILITIES		
Demand deposits (IPC)		12,290
Time and savings deposits (IPC)		33,131
Deposits of States and municipalities		1,900
Certified and officers checks		741
Total Domestic Deposits	48,062	
Demand deposits	13,031	
Time and savings deposits	35,031	
Total Domestic and Foreign Deposits		48,062
Other liabilities for borrowed money		245
Other liabilities		488
Total Liabilities		48,795

EQUITY CAPITAL		
Common stock		4,250
Surplus		4,250
Undivided profits		-24
Total Equity Capital		8,476
Total Liabilities and Equity Capital		57,271

Parent company: Guardian Bancorp.

Hanmi Bank

Incorporated December 15, 1982

3737 West Olympic Boulevard, Los Angeles 90019 **Tel: (213) 735-3737**

Principal officers: Won H. Chung, President; K.C. Hong, Senior Vice President; Yong K. Choe, Joohak Kim, Sunnie S. Kim, Vice Presidents.

Directors: I. Joon Ahn, John H. Ahn, Stuart S. Ahn, Ung Kuyn Ahn, George S. Chey, Won H. Chung, Ki Tae Hong, Ick Soo Kim, Ki Eun Kim, Chang Lee, Chang Kyu Par, Joseph K. Rho, Won R. Yoon.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		6,402
Obligations of U.S. Gov't agencies, etc.		800
Corporate stock		163
Federal funds sold, etc.		3,000
Loans (excluding unearned income)	30,394	
LESS: Reserve for possible loan losses	299	
Loans (net)		30,095
Bank premises, furniture and fixtures		2,420
Other real estate owned		132
Customers' liability on acceptances outstanding		352
Other assets		595
Total Assets		43,959

LIABILITIES

Demand deposits (IPC)		9,019
Time and savings deposits (IPC)		26,353
Deposits of U.S. Government		33
Deposits of commercial banks		232
Certified and officers checks		1,524
Total Domestic Deposits	37,161	
Demand deposits	10,808	
Time and savings deposits	26,353	
Total Domestic and Foreign Deposits		37,161
Mortgage indebtedness		173
Acceptances executed and outstanding		352
Other liabilities		317
Total Liabilities		38,003

EQUITY CAPITAL

Common stock	4,370
Surplus	1,093
Undivided profits	493
Total Equity Capital	5,956
Total Liabilities and Equity Capital	43,959

Harbor Bank

Incorporated December 3, 1973

11 Golden Shore, Long Beach 90802 **Tel: (213) 491-1111**

Principal Officers: James H. Gray, Chairman of the Board; Robert Turicchi, President; Jane J. Netherton, Senior Vice President & Cashier.

Directors: Richard W. Dodrill, James H. Gray, Jack Jay Jacobs, Kermit Q. Jones, George E. Koppel, Dorothy K. Matteson, Hamilton M. Moody, Ph.D., Malcolm C. Todd, M.D., Robert Turicchi, James A. Willingham, Richard G. Wilson.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		10,174
Obligations of U.S. Gov't agencies, etc.		2,600
Obligations of States and political subdivisions		2,175
Federal funds sold, etc.		3,000
Loans (excluding unearned income)	47,983	
LESS: Reserve for possible loan losses	454	
Loans (net)		47,529
Bank premises, furniture and fixtures		3,207
Other real estate owned		2,388
Other assets		923
Total Assets		71,996

LIABILITIES

Demand deposits (IPC)		23,119
Time and savings deposits (IPC)		37,517
Deposits of U.S. Government		89
Deposits of States and municipalities		2,049
Certified and officers checks		1,389
Total Domestic Deposits	64,163	
Demand deposits	24,597	
Time and savings deposits	39,566	
Total Domestic and Foreign Deposits		64,163
Mortgage indebtedness		337
Other liabilities		1,031
Total Liabilities		65,531

EQUITY CAPITAL

Common stock	1,560
Surplus	4,493
Undivided profits	412
Total Equity Capital	6,465
Total Liabilities and Equity Capital	71,996

Holding company: Harbor Bancorp.
Subsidiary: Harbor Bank Properties, Shoreline Mortgage Company.
Branch offices (4): Huntington Beach, Long Beach (2), Los Alamitos.

Heritage Oaks Bank

Incorporated July 26, 1982

600 Twelfth Street, Paso Robles 93446 **Tel: (805) 238-6257**

Principal officers: Steve Weiss, President & Chief Executive Officer; David A. Shockney, Vice President & Cashier; David A. Sequeira, Vice President, Loans.

Directors: B.R. Bryant, F. Ray Bryant, Don Campbell, Elizabeth Cousins, Lewis List, Merle Miller, Bill Van Horn, Ole Viborg, Steve Weiss, George Work.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		3,194
U. S. Treasury securities		652
Obligations of U.S. Gov't agencies, etc.		101
Federal funds sold, etc.		530
Loans (excluding unearned income)	16,394	
LESS: Reserve for possible loan losses	158	
Loans (net)		16,236
Bank premises, furniture and fixtures		590
Other assets		252
Total Assets		21,555

LIABILITIES

Demand deposits (IPC)		2,728
Time and savings deposits (IPC)		15,604
Deposits of U.S. Government		194
Deposits of States and municipalities		355
Certified and officers checks		201
Total Domestic Deposits	19,082	
Demand deposits	3,123	
Time and savings deposits	15,959	
Total Domestic and Foreign Deposits		19,082
Other liabilities for borrowed money		12
Mortgage indebtedness		273
Other liabilities		250
Total Liabilities		19,617

EQUITY CAPITAL

Common stock	2,091
Undivided profits	-153
Total Equity Capital	1,938
Total Liabilities and Equity Capital	21,555

ATM facility: Templeton.

The Hibernia Bank

Established April 28, 1859

201 California St., San Francisco 94111 Tel: (415) 565-7000

Principal Officers: Carl D. Gustavson, Chairman of the Board, President & Chief Executive Officer; John F. Alteio, Michael J. Casey, Victor J. Reizman, Vicente Tinsay III, Davidson C. Whitaker, Philip R. Young, Senior Vice Presidents; Agnes Wong, Senior Vice President & Chief Financial Officer; Thompson A. Elliott Jr., Senior Vice President and Cashier.

Directors: Carl D. Gustavson, Robert B. Hoffman, Daniel D. Jackson, Howard H. Leach, Francis A. Martin III, Robert L. Meyer, Manuel V. Pangelinan, G. Keith Provo, Ibrahim Risjad, Anthony Salim, Michael Tobin.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		91,273
U. S. Treasury securities		15,176
Obligations of U.S. Gov't agencies, etc.		179,204
Obligations of States and political subdivisions		22,745
Other bonds, notes, and debentures		17,458
Corporate stock		631
Trading account securities		5,132
Federal funds sold, etc.		130,243
Loans (excluding unearned income)	594,740	
LESS: Reserve for possible loan losses	5,905	
Loans (net)		588,835
Direct lease financing		25,874
Bank premises, furniture and fixtures		25,424
Other real estate owned		8,158
Customers' liability on acceptances outstanding		725
Other assets		35,336
Total Assets		1,146,214

LIABILITIES

Demand deposits (IPC)		153,240
Time and savings deposits (IPC)		601,272
Deposits of U.S. Government		4,145
Deposits of States and municipalities		3,432
Deposits of commercial banks		2,769
Certified and officers checks		8,679
Total Domestic Deposits	773,537	
Demand deposits	163,024	
Time and savings deposits	610,513	
Deposits in Foreign Offices		8,346
Total Domestic and Foreign Deposits		781,883
Federal funds purchased, etc.		248,176
Other liabilities for borrowed money		5,161
Mortgage indebtedness		1,243
Acceptances executed and outstanding		725
Other liabilities		18,032
Total Liabilities		1,055,220

EQUITY CAPITAL

Common stock	11,062
Surplus	62,385
Undivided profits	17,547
Total Equity Capital	90,994
Total Liabilities and Equity Capital	1,146,214

Parent company: Hibernia Bancshares Corp.

Branch offices (31): Antioch, Belmont, Berkeley (2), Campbell, Concord (3), Dublin, Hayward, Lafayette, Millbrae, Newark, Oakland, San Francisco (11), San Jose, San Mateo, Walnut Creek (4).

ATM facilities (2): San Bruno, San Francisco.

Extension of banking office: Oakland.

The Hibernia Bank—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	39,066
(b) Stocks	35,553
(c) Real Estate Loans	4,482
(d) Other Loans	1,503
(e) Real Estate	9,840
(f) Savings and Loan, Other Thrift Deposits	1,756
(g) Miscellaneous	8,764
Time Deposits:	
(a) Own Bank	2,746
(b) Other Banks	584
Demand Deposits:	
(a) Own Bank	24,024
Corporate Investments	147
Agency,Safekeeping,Custodian, and Escrow Investments	115,226
Advances or Overdrafts	474
Total Assets	244,165

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	47,719
(b) Personal Living Trusts	39,725
(c) Employee Benefit Trusts	29,860
Total Fiduciary Accounts	117,304
Corporate Accounts	226
Agency,Safekeeping,Custodian, and Escrow Accounts	126,161
Due to Commercial Department, Advances or Overdrafts	474
Total Liabilities	244,165
Market value-Securities deposited with State Treasurer: Court	500
Market value-Securities deposited with State Treasurer: Private	100

Home Bank

Incorporated February 10, 1950

2633 Cherry Ave., Signal Hill 90806 **Tel: (213) 426-8166**

Principal Officers: Franklin L. Martin, Chairman of the Board; Ray A. Elston, Chief Executive Officer; James P.Staes, President & Chief Operating Officer; Donald A. Buschenfield, Donald C. Hanson, Executive Vice Presidents; Keith W. Barnes, Senior Vice President & Chief Financial Officer; Julie D. Knabe, Corporate Officer.

Directors: Donald A. Buschenfield, Delwin M. Clawson, Richard Denham, Ray A. Elston, David Kim, Daniel Kirsch, Franklin L. Martin, Ruth Martin, Stephen Nordeck, Everett D. Pyle, James P. Staes, Lewis M. Webb.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		18,429
U. S. Treasury securities		20,477
Obligations of U.S. Gov't agencies, etc.		4,300
Obligations of States and political subdivisions		20,926
Other bonds, notes, and debentures		1,281
Federal funds sold, etc.		4,800
Loans (excluding unearned income)	137,284	
LESS: Reserve for possible loan losses	1,733	
Loans (net)		135,551
Direct lease financing		297
Bank premises, furniture and fixtures		8,098
Other real estate owned		806
Investments in unconsolidated subsidiaries		758
Other assets		3,419
Total Assets		219,142

LIABILITIES

Demand deposits (IPC)		60,293
Time and savings deposits (IPC)		127,984
Deposits of U.S. Government		196
Deposits of States and municipalities		6,082
Deposits of commercial banks		5
Certified and officers checks		3,185
Total Domestic Deposits	197,745	
Demand deposits	64,907	
Time and savings deposits	132,838	
Total Domestic and Foreign Deposits		197,745
Federal funds purchased, etc.		730
Mortgage indebtedness		42
Other liabilities		2,776
Total Liabilities		201,293

EQUITY CAPITAL

Common stock	775
Surplus	14,699
Undivided profits	2,375
Total Equity Capital	17,849
Total Liabilities and Equity Capital	219,142

Parent Company: Home Interstate Bancorp.
Branch offices (10): Brea, Fountain Valley, Hacienda Heights, Irvine, Los Alamitos, Lynwood, Manhattan Beach, Paramount, Redondo Beach, Westminster.
Place of business: Compton

Huntington Bank

Incorporated August 23, 1978

125 N. First Ave., Arcadia 91006 Tel: (818) 445-7350

Principal Officers: H. Richard Closson, President; Richard Carlson, Senior Vice President; Betty Masten, Vice President; Wanda Wolaski, Vice President and Cashier.

Directors: Harold J. Borak, Dr. James Chinn, H. Richard Closson, Donald Franco, Richard Kruse, Richard O'Donnell, Joseph E. Sargis, H. Randall Stoke.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		4,533
U. S. Treasury securities		271
Obligations of U.S. Gov't agencies, etc.		685
Federal funds sold, etc.		4,100
Loans (excluding unearned income)	24,496	
LESS: Reserve for possible loan losses	238	
Loans (net)		24,258
Direct lease financing		9
Bank premises, furniture and fixtures		1,546
Other real estate owned		128
Other assets		383
Total Assets		35,913

LIABILITIES

Demand deposits (IPC)		13,989
Time and savings deposits (IPC)		19,152
Deposits of States and municipalities		200
Certified and officers checks		586
Total Domestic Deposits	33,927	
Demand deposits	10,177	
Time and savings deposits	23,750	
Total Domestic and Foreign Deposits		33,927
Other liabilities		154
Total Liabilities		34,081

EQUITY CAPITAL

Common stock		1,250
Surplus		729
Undivided profits		-147
Total Equity Capital		1,832
Total Liabilities and Equity Capital		35,913

Branch offices (2): Arcadia, San Gabriel
ATM facilities (2): Arcadia (2).

Imperial Bank

Incorporated March 1, 1963

9920 S. La Cienega Blvd., Inglewood 90301 **Tel: (213) 417-5600**

Principal Officers: Bernard G. LeBeau, Chairman of the Board; Norman D. Creighton, President & Chief Executive Officer; H. Wayne Shaveley, Executive Vice President & Chief Financial Officer; Timothy W. Kremers, Eldon K. Lloyd, William J. McMorrow, Executive Vice Presidents; Richard D. Miller, Senior Vice President & Cashier.

Directors: Norman P. Creighton, Richard K. Eamer, George M. Eltinge, George L. Graziadio, Jack H. Leylegian, III, Bernard G. LeBeau, Robert S. Muehlerbeck, M. Norvel Young.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		181,313
U. S. Treasury securities		46,239
Obligations of U.S. Gov't agencies, etc.		4,500
Obligations of States and political subdivisions		46,491
Other bonds, notes, and debentures		210
Trading account securities		3,388
Federal funds sold, etc.		120,000
Loans (excluding unearned income)	883,955	
LESS: Reserve for possible loan losses	15,218	
Loans (net)		868,737
Direct lease financing		388
Bank premises, furniture and fixtures		19,081
Other real estate owned		41,878
Investments in unconsolidated subsidiaries		2,198
Customers' liability on acceptances outstanding		5,596
Other assets		36,683
Total Assets		1,376,702

LIABILITIES

Demand deposits (IPC)		466,301
Time and savings deposits (IPC)		697,432
Deposits of U.S. Government		732
Deposits of States and municipalities		32,750
Deposits of commercial banks		12,377
Certified and officers checks		25,974
Total Domestic Deposits	1,235,566	
Demand deposits	501,274	
Time and savings deposits	734,292	
Total Domestic and Foreign Deposits		1,235,566
Federal funds purchased, etc.		8,863
Other liabilities for borrowed money		20,516
Mortgage indebtedness		3,343
Acceptances executed and outstanding		5,596
Other liabilities		22,927
Total Liabilities		1,296,811

EQUITY CAPITAL

Common stock	18,292
Surplus	20,331
Undivided profits	41,088
Reserve for contingencies, etc.	180
Total Equity Capital	79,891
Total Liabilities and Equity Capital	1,376,702

Parent company: Imperial Bancorp.
Subsidiaries: Imperial Plan, Inc., Imperial Management, Inc., Imperial Trust Company, Imperial Ventures, Inc.
Branch offices (16): Anaheim, Beverly Hills, Costa Mesa, Inglewood, Los Angeles (3), Oakland, Palo Alto, Sacramento, San Diego, San Francisco, San Jose, Sherman Oaks, Torrance, Woodland Hills.
Places of business (6): Fresno, Los Angeles (2), Redondo Beach, San Francisco, Santa Ana.
Extension of banking office: San Francisco.

Independence Bank

Incorporated June 7, 1979

15910 Ventura Boulevard, Encino 91436 **Tel: (213) 981-7800**

Principal Officers: T. C. Huang, Chairman of the Board; Morton R. Michaels, President & Chief Executive Officer; Carol Crone, Michael English, W.A. Jones, William Pechstein, , K.F. Wong, Donald Young, Senior Vice Presidents; Betty Lockart, Senior Vice President & Cashier; George Lee, Senior Vice President & Chief Financial Officer.

Directors: Martin Appel, Tan Sri Lim Ching, John T. C. Chuang, Sung Keung Goh, T. C. Huang, Daniel Lang, Robert S. Leffler, Morton R. Michaels, Benny Lim Pui Mung, Carl O. Schatz, Howard Speer.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		15,695
U. S. Treasury securities		18,750
Obligations of U.S. Gov't agencies, etc.		19,434
Obligations of States and political subdivisions		2,802
Corporate stock		7
Federal funds sold, etc.		5,450
Loans (excluding unearned income)	133,540	
LESS: Reserve for possible loan losses	1,000	
Loans (net)		132,540
Bank premises, furniture and fixtures		8,743
Other real estate owned		2,443
Customers' liability on acceptances outstanding		992
Other assets		7,700
Total Assets		214,556

LIABILITIES

Demand deposits (IPC)		50,805
Time and savings deposits (IPC)		128,308
Deposits of U.S. Government		160
Deposits of States and municipalities		6,737
Deposits of commercial banks		162
Certified and officers checks		2,942
Total Domestic Deposits	189,114	
Demand deposits	54,511	
Time and savings deposits	134,603	
Total Domestic and Foreign Deposits		189,114
Federal funds purchased, etc.		615
Other liabilities for borrowed money		1,962
Mortgage indebtedness		125
Acceptances executed and outstanding		992
Other liabilities		2,135
Total Liabilities		194,943
Subordinated notes and debentures		10

EQUITY CAPITAL

Common stock		18,500
Undivided profits		1,103
Total Equity Capital		19,603
Total Liabilities and Equity Capital		214,556

Parent company: Halifax Bancorp.

Branch offices (9): Calabasas, Canoga Park, Encino, Los Angeles, Northridge, Studio City (2), Westlake Village, Woodland Hills. .

Extensions of banking offices (2): Canoga Park, Encino.

Industrial Bank

Incorporated July 1, 1983

5805 Sepulveda Boulevard, Van Nuys 91411 **Tel. (818) 904-9600**

Principal officers: Richard M. Dominguez, President & Chief Executive Officer; Thomas V. McArdle, Senior Vice President & Cashier; Donald F. Jewett, Senior Vice President & Loan Administrator; Gerald Reimer, Iris Siegel, Vice Presidents.

Directors: Mel Barlam, Richard M. Dominguez, Sol Gerber, Bernard Kurtin, David Newman, Al Osborne, Jr., Jay Steinbeck, Jack Stutman, Edward Taras, M.D., Donald Wolf.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,775
Federal funds sold, etc.		2,180
Loans (excluding unearned income)	10,496	
LESS: Reserve for possible loan losses	93	
Loans (net)		10,403
Bank premises, furniture and fixtures		314
Other assets		155
Total Assets		15,827

LIABILITIES

Demand deposits (IPC)		3,100
Time and savings deposits (IPC)		9,260
Certified and officers checks		360
Total Domestic Deposits	12,720	
Demand deposits	3,460	
Time and savings deposits	9,260	
Total Domestic and Foreign Deposits		12,720
Other liabilities		47
Total Liabilities		12,767

EQUITY CAPITAL

Common stock	3,490
Undivided profits	-430
Total Equity Capital	3,060
Total Liabilities and Equity Capital	15,827

International Bank of California

Incorporated May 22, 1972

716 So. Olive Street, Los Angeles 90014 **Tel: (213) 489-7190**

Principal Officers: Alejandro F. Holigores, Chairman of the Board; Edgardo B. Espiritu, President; Cesar C. del Rosario, Executive Vice President: Albert Ho, Senior Vice President; Lilly L. Tien, Vice President & Treasurer.

Directors: Filomeno A. Fadul, Jr., Alejandro F. Holigores, Sotero Machin, Zosimo Majuelo, Roland Navarro, Cesar del Rosario, Bienvenido Tan, Victor Wong, Kwan-Yong Yu.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		4,284
U. S. Treasury securities		389
Federal funds sold, etc.		8,500
Loans (excluding unearned income)	41,592	
LESS: Reserve for possible loan losses	100	
Loans (net)		41,492
Bank premises, furniture and fixtures		512
Other real estate owned		713
Investments in unconsolidated subsidiaries		823
Customers' liability on acceptances outstanding		649
Other assets		451
Total Assets		57,813
LIABILITIES		
Demand deposits (IPC)		3,464
Time and savings deposits (IPC)		36,525
Deposits of U.S. Government		2
Deposits of commercial banks		10,157
Certified and officers checks		332
Total Domestic Deposits	50,480	
Demand deposits	9,787	
Time and savings deposits	40,693	
Total Domestic and Foreign Deposits		50,480
Mortgage indebtedness		192
Acceptances executed and outstanding		649
Other liabilities		1,012
Total Liabilities		52,333
EQUITY CAPITAL		
Common stock		2,904
Surplus		1,819
Undivided profits		757
Total Equity Capital		5,480
Total Liabilities and Equity Capital		57,813

Parent companies: Metropolitan Bank & Trust Co., Philippine Securities Corporation, Tytana Corporation.
Branch office: Los Angeles.

International Central Bank and Trust Corporation

Incorporated March 10, 1975

15253 Bake Parkway, Irvine 92714 **Tel: (714) 768-4001**

Principal Officers: Daniel J. Fedrick, President; Frank Edelstein, Chairman of the Board & Assistant Secretary; Joyce E. Young, Vice President & Cashier, John D. Hutch, Vice President & Secretary; Marvin Krein, Senior Trust Officer; Edward Harvey, Chief Financial Officer.

Directors: Frank Edelstein, Daniel Fedrick, George G. Goseph, Marvin Krein, Richard A. Liddy, Philip Rowe, Jack L. Taufer.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		3,121
U. S. Treasury securities		80,507
Obligations of States and political subdivisions		296
Federal funds sold, etc.		42,000
Loans (excluding unearned income)		
LESS: Reserve for possible loan losses		
Loans (net)		
Bank premises, furniture and fixtures		80
Other assets		2,251
Total Assets		128,255

LIABILITIES

Demand deposits (IPC)		3,918
Time and savings deposits (IPC)		90,242
Certified and officers checks		149
Total Domestic Deposits	94,309	
Demand deposits	4,067	
Time and savings deposits	90,242	
Total Domestic and Foreign Deposits		94,309
Other liabilities for borrowed money		19,963
Other liabilities		3,865
Total Liabilities		118,137

EQUITY CAPITAL

Common stock	1,000
Surplus	6,260
Undivided profits	2,858
Total Equity Capital	10,118
Total Liabilities and Equity Capital	128,255

Parent company: Continental Corporation.

International Central Bank and Trust Corporation—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	78,593
(b) Stocks	324,990
(d) Other Loans	91,678
(e) Real Estate	3,164
(f) Savings and Loan, Other Thrift Deposits	70,077
(g) Miscellaneous	106,896
Time Deposits:	
(a) Own Bank	82,766
Demand Deposits:	
Total Assets	758,164

LIABILITIES

Fiduciary Accounts:	
(c) Employee Benefit Trusts	758,164
Total Fiduciary Accounts	758,164
Total Liabilities	758,164
Market value-Securities deposited with State Treasurer: Court	124
Market value-Securities deposited with State Treasurer: Private	145

Kerman State Bank

Incorporated May 6, 1982

306 So. Madera Avenue, Kerman 93630 **Tel: (209) 846-5321**

Principal Officers: L.D. Douglas, President & Chief Executive Officer; T.A. Clarno, Vice President & Cashier; J.R. Royal, Vice President & Senior Loan Officer.

Directors: L.D. Douglas, Joe Epperson, Jerry Henry, Pete Haupt, Herb Kezirian, John A. Kochergen, D.W. McIntire, Sam Sakata, Lee Sciacqua, John Teixeira, David Yep.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,174
U. S. Treasury securities		3,989
Obligations of U.S. Gov't agencies, etc.		987
Federal funds sold, etc.		1,200
Loans (excluding unearned income)	12,819	
LESS: Reserve for possible loan losses	71	
Loans (net)		12,748
Bank premises, furniture and fixtures		1,117
Other assets		430
Total Assets		22,645

LIABILITIES

Demand deposits (IPC)		2,998
Time and savings deposits (IPC)		13,424
Deposits of U.S. Government		85
Deposits of States and municipalities		1,750
Deposits of commercial banks		500
Certified and officers checks		393
Total Domestic Deposits	19,150	
Demand deposits	3,476	
Time and savings deposits	15,674	
Total Domestic and Foreign Deposits		19,150
Other liabilities		227
Total Liabilities		19,377

EQUITY CAPITAL

Common stock	3,137
Undivided profits	131
Total Equity Capital	3,268
Total Liabilities and Equity Capital	22,645

Kings River State Bank

Incorporated November 18, 1977

1003 I St., Reedley 93654 **Tel: (209) 638-8131**

Principal Officers: Dave Radke, President; Dave Eytcheson, Senior Vice President & Chief Financial Officer.

Directors: A.M. Avedian, Floyd Barsoom, Al Chavez, Don Case, Harold Enns, Stephen German, Kenneth Just, Marvin Just, Jr., Don Ketscher, Korky Kevorkian, Pete J. Penner, Dave Radke, Al Ratzlaff, Brooks Schaffer.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		4,040
U. S. Treasury securities		506
Obligations of U.S. Gov't agencies, etc.		1,905
Federal funds sold, etc.		800
Loans (excluding unearned income)	30,465	
LESS: Reserve for possible loan losses	302	
Loans (net)		30,163
Bank premises, furniture and fixtures		1,306
Other real estate owned		679
Other assets		3,218
Total Assets		42,617

LIABILITIES

Demand deposits (IPC)		7,992
Time and savings deposits (IPC)		28,903
Deposits of States and municipalities		765
Certified and officers checks		762
Total Domestic Deposits	38,422	
Demand deposits	8,883	
Time and savings deposits	29,539	
Total Domestic and Foreign Deposits		38,422
Other liabilities for borrowed money		615
Mortgage indebtedness		248
Other liabilities		757
Total Liabilities		40,042

EQUITY CAPITAL

Common stock		961
Surplus		499
Undivided profits		1,115
Total Equity Capital		2,575
Total Liabilities and Equity Capital		42,617

Parent Company: Kings River Bancorp.
Branch offices (3): Dinuba, Orosi, Parlier.
Extension of banking office: Reedley.

The Kyowa Bank of California

Incorporated January 23, 1978

635 West Seventh St., Los Angeles 90017 **Tel: (213) 626-6266**

Principal Officers: Tadashi Osada, Chairman of the Board & President; Yuichi Kubota, Senior Vice President; Nellson Vels, Vice President & Cashier.

Directors: David L. Hayutin, Ken Kitasako, Yuichi Kubota, Arthur Myers, Kiyoshi Ogawa, Tadashi Osado, Ryu Saito, Elmer L. Stone.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,984
U. S. Treasury securities		499
Obligations of U.S. Gov't agencies, etc.		5,246
Obligations of States and political subdivisions		2,769
Corporate stock		4,134
Federal funds sold, etc.		7,000
Loans (excluding unearned income)	61,467	
LESS: Reserve for possible loan losses	356	
Loans (net)		61,111
Bank premises, furniture and fixtures		670
Customers' liability on acceptances outstanding		831
Other assets		1,141
Total Assets		89,385

LIABILITIES

Demand deposits (IPC)		7,585
Time and savings deposits (IPC)		57,270
Deposits of States and municipalities		4,380
Deposits of commercial banks		354
Certified and officers checks		1,592
Total Domestic Deposits	71,181	
Demand deposits	9,531	
Time and savings deposits	61,650	
Total Domestic and Foreign Deposits		71,181
Acceptances executed and outstanding		831
Other liabilities		653
Total Liabilities		72,665
Subordinated notes and debentures		5,000

EQUITY CAPITAL

Common stock		5,000
Surplus		3,000
Undivided profits		3,720
Total Equity Capital		11,720
Total Liabilities and Equity Capital		89,385

Parent company: The Kyowa Bank, Ltd. (Japan).

La Jolla Bank and Trust Company

Incorporated March 26, 1973

1205 Prospect St., La Jolla 92037 **Tel: (619) 450-1000**

Principal Officers: Leon W. Parma, Chairman of the Board; George J. Ellis, President and Chief Executive Officer; Ronald P. Bird, Executive Vice President; Louis J. Haak, Executive Vice President & Chief Financial Officer; James T. Slingsby, Senior Vice President-Trust Officer; Frederick H. Dawn, Paul Revelle, Senior Vice Presidents; Robert L. Roy, Sr., Vice President & Controller.

Directors: Ronald P. Bird, George J. Ellis, Elmer Glaser, L. Gale Haggart, Kenneth M. Hamilton, Richard B. Huntington, Leon W. Parma, Ernest Rady.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		24,239
U. S. Treasury securities		11,170
Obligations of U.S. Gov't agencies, etc.		5,367
Obligations of States and political subdivisions		19,991
Other bonds, notes, and debentures		40
Loans (excluding unearned income)	191,500	
LESS: Reserve for possible loan losses	1,769	
Loans (net)		189,731
Direct lease financing		4,912
Bank premises, furniture and fixtures		10,471
Other real estate owned		766
Investments in unconsolidated subsidiaries		314
Other assets		6,447
Total Assets		273,448

LIABILITIES

Demand deposits (IPC)		59,368
Time and savings deposits (IPC)		177,544
Deposits of U.S. Government		6
Deposits of States and municipalities		7,651
Certified and officers checks		4,079
Total Domestic Deposits	248,648	
Demand deposits	63,623	
Time and savings deposits	185,025	
Total Domestic and Foreign Deposits		248,648
Federal funds purchased, etc.		160
Other liabilities for borrowed money		975
Mortgage indebtedness		874
Other liabilities		3,096
Total Liabilities		253,753

EQUITY CAPITAL

Common stock	13,370
Undivided profits	6,325
Total Equity Capital	19,695
Total Liabilities and Equity Capital	273,448

Parent company: La Jolla Bancorp.
Subsidiary: L.J. Mortgage Company.
Branch offices (10): Carlsbad (2), Oceanside (2), Poway, San Diego (4), Vista.
Place of business: San Diego.
Extension of banking offices (2): La Jolla, Oceanside.

La Jolla Bank and Trust Company—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	17,605
(b) Stocks	16,821
(c) Real Estate Loans	640
(d) Other Loans	10,531
(e) Real Estate	19,122
(f) Savings and Loan, Other Thrift Deposits	14,349
(g) Miscellaneous	3,028
Time Deposits:	
(a) Own Bank	325
(b) Other Banks	419
Demand Deposits:	
(a) Own Bank	-263
Agency,Safekeeping,Custodian, and Escrow Investments	28,579
Advances or Overdrafts	-384
Total Assets	110,772

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	12,346
(b) Personal Living Trusts	52,889
(c) Employee Benefit Trusts	16,890
Total Fiduciary Accounts	82,125
Agency,Safekeeping,Custodian, and Escrow Accounts	29,031
Due to Commercial Department, Advances or Overdrafts	-384
Total Liabilities	110,772
Market value-Securities deposited with State Treasurer: Court	664
Market value-Securities deposited with State Treasurer: Private	194

Lake Community Bank

Established November 15, 1984

963-11th Street, Lakeport 95453 **Tel. (707) 263-7500**

Principal Officers: Gary Nordine, President & Chief Executive Officer; Raymond Banta, Vice President and Cashier; Sidne K. Burger, Vice President & Senior Loan Officer.

Directors: Mildred Adams, Donald Browning, M.D. Alastair Falconer, Harry Jolliffe, O.D., John Helms, May Noble, Lawrence Rogers, Howard Van Lente, Peter van Steennis.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		565
Obligations of U.S. Gov't agencies, etc.		1,298
Other bonds, notes, and debentures		605
Federal funds sold, etc.		900
Loans (excluding unearned income)	2,379	
LESS: Reserve for possible loan losses		
Loans (net)		2,379
Bank premises, furniture and fixtures		498
Other assets		102
Total Assets		6,347

LIABILITIES

Demand deposits (IPC)		599
Time and savings deposits (IPC)		2,735
Deposits of U.S. Government		2
Certified and officers checks		228
Total Domestic Deposits	3,564	
Demand deposits	1,057	
Time and savings deposits	2,507	
Total Domestic and Foreign Deposits		3,564
Other liabilities		1
Total Liabilities		3,565

EQUITY CAPITAL

Common stock	2,834
Undivided profits	-52
Total Equity Capital	2,782
Total Liabilities and Equity Capital	6,347

Landmark Bank

Established January 22, 1979

441 West Whittier Blvd., La Habra 90631 **Tel: (213) 694-6537**

Principal Officers: Craig Collette, President; Chris Christoffer, Senior Vice President & Cashier; William Matthews, Senior Vice President, Loans; Mary Pat Gilbert, Senior Vice President, Marketing.

Directors: Dominick J. Addonizio, M.D., Jack Campbell, Robert N. Christensen, Craig D. Collette, Robert C. Glenn, D.D.S., William J. Herrick, John N. Kelley, Warren J. Kraft, Luther L. Lindauer, Don K. Sutton.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		17,238
U. S. Treasury securities		300
Obligations of U.S. Gov't agencies, etc.		4,390
Obligations of States and political subdivisions		6,275
Corporate stock		500
Federal funds sold, etc.		7,337
Loans (excluding unearned income)	49,839	
LESS: Reserve for possible loan losses	580	
Loans (net)		49,259
Direct lease financing		1,041
Bank premises, furniture and fixtures		3,012
Other real estate owned		71
Other assets		1,201
Total Assets		90,624

LIABILITIES

Demand deposits (IPC)		22,232
Time and savings deposits (IPC)		55,994
Deposits of U.S. Government		79
Deposits of States and municipalities		1,355
Certified and officers checks		864
Total Domestic Deposits	80,524	
Demand deposits	24,530	
Time and savings deposits	55,994	
Total Domestic and Foreign Deposits		80,524
Other liabilities		1,765
Total Liabilities		82,289

EQUITY CAPITAL

Common stock	3,632
Surplus	3,100
Undivided profits	1,603
Total Equity Capital	8,335
Total Liabilities and Equity Capital	90,624

Parent company: Landmark Bancorp.
Branch offices (3): Anaheim, La Habra, Lake Forest.

Liberty Bank

Established April 7, 1982

235 Grand Avenue, South San Francisco 94080 **Tel: (415) 871-2400**

Principal Officers: E.A. Martineau, President & Chief Executive Officer; Robert J. Hagy, Senior Vice President and Chief Financial Officer; Bert Carli, Vice President & Senior Loan Officer, Kathleen A. Aronson, Vice President and Corporate Secretary.

Directors: George F. Andreini, Steven M. Berman, Fred Bertetta, Sr., Rich Diodati, Leroy G. Folmer, Remo Imbimbo, Harold R. Larson, E.A. Martineau, Robert A. Pease, John R. Penna, Joseph A. Perry, Jr., Edward R. Rodondi, Marc Julian Rosenberg, Allan L. Rubens.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,044
U. S. Treasury securities		250
Obligations of U.S. Gov't agencies, etc.		150
Corporate stock		123
Federal funds sold, etc.		2,000
Loans (excluding unearned income)	19,145	
LESS: Reserve for possible loan losses	200	
Loans (net)		18,945
Bank premises, furniture and fixtures		649
Investments in unconsolidated subsidiaries		795
Other assets		366
Total Assets		28,322

LIABILITIES

Demand deposits (IPC)		3,555
Time and savings deposits (IPC)		20,009
Deposits of U.S. Government		1
Certified and officers checks		686
Total Domestic Deposits	24,251	
Demand deposits	4,242	
Time and savings deposits	20,009	
Total Domestic and Foreign Deposits		24,251
Other liabilities		190
Total Liabilities		24,441

EQUITY CAPITAL

Common stock		2,047
Surplus		2,047
Undivided profits		-213
Total Equity Capital		3,881
Total Liabilities and Equity Capital		28,322

Subsidiary: 1776 Investments, Inc.

Lloyds Bank California

Incorporated February 9, 1961

612 South Flower St., Los Angeles 90017 **Tel: (213) 613-2000**

Principal Officers: Stafford R. Grady, Chairman of the Board; Frank E. Jones, Vice Chairman & Chief Executive Officer; Robert W. Brown, President & Chief Administrative Officer; Robert H. Cooke, J. Ernest Field, Senior Executive Vice Presidents; Ronald A. Swanson, Executive Vice President and Chief Financial Officer; Joseph A. Perret, Melvin O. Redford, Howard E. Ritt, Robert W. Wilson, Executive Vice Presidents; George E. Zillgitt, Senior Vice President and Senior Trust Officer; Brian M. McDonald, Senior Vice President, Secretary & General Counsel; W. Eugene Bowmer, Senior Vice President & General Auditor; Paul E. Adkins, Senior Vice President & Comptroller; Susan Fowler, Senior Vice President and Director of Personnel; Gene Blinde, C. Joseph Bruno, Richard Davis, William G. Even, Larry Layne, Clifford E. Slater, Jr., Senior Vice Presidents; James Berry, Arlene Gould, Regional Vice Presidents.

Directors: Sir Lindsay Alexander, Wilson Bradley, Jr., Robert W. Brown, William H. Edwards, Stafford R. Grady, Thomas E.S. Hodgson, Frank E. Jones, Leonard Kingshott, Sir Jeremy Morse, T.J. Saenger, Ann Shaw, Earl S. Smittcamp, Eric Y. Whittle, William J. Zellerbach.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		362,021
U. S. Treasury securities		68,027
Obligations of U.S. Gov't agencies, etc.		105,853
Obligations of States and political subdivisions		32,832
Other bonds, notes, and debentures		3,220
Trading account securities		64
Federal funds sold, etc.		35,000
Loans (excluding unearned income)	1,968,290	
LESS: Reserve for possible loan losses	24,284	
Loans (net)		1,944,006
Direct lease financing		48,011
Bank premises, furniture and fixtures		65,163
Other real estate owned		10,651
Customers' liability on acceptances outstanding		23,735
Other assets		43,512
Total Assets		2,742,095

LIABILITIES

Demand deposits (IPC)		558,022
Time and savings deposits (IPC)		1,657,477
Deposits of U.S. Government		12,678
Deposits of States and municipalities		40,862
Deposits of commercial banks		22,475
Certified and officers checks		24,445
Total Domestic Deposits	2,315,959	
Demand deposits	622,346	
Time and savings deposits	1,693,613	
Deposits in Foreign Offices		39,602
Total Domestic and Foreign Deposits		2,355,561
Federal funds purchased, etc.		145,540
Other liabilities for borrowed money		1,124
Mortgage indebtedness		284
Acceptances executed and outstanding		23,735
Other liabilities		41,868
Total Liabilities		2,568,112
Subordinated notes and debentures		4,200

EQUITY CAPITAL

Common stock	18,580
Surplus	88,000
Undivided profits	63,203
Total Equity Capital	169,783
Total Liabilities and Equity Capital	2,742,095

Parent companies: Lloyds Bank PLC, Lloyds First Western Corporation.
Subsidiary: First Bancorp, First Western Bank International Corporation, ORE, Inc.
Branch offices (92): Alhambra (2), Anaheim, Arcadia, Azusa, Bakersfield, Beaumont, Bellflower, Beverly Hills, Castro Valley, Cerritos, Chino, City of Commerce, Compton, Corcoran, Covina, Crockett, Crows Landing, Daly City, Dublin, El Segundo, Fairfield (2), Fremont, Fresno (4), Fullerton, Garden Grove, Glendale, Hayward, Huntington Beach, Irvine, Lafayette, La Habra, Lakewood, La Mirada, Livermore, Long Beach (2), Los Altos, Los Angeles (4), Mission Viejo, Modesto, Newman, Newport Beach, Oakland (4), Orosi, Pasadena (3), Patterson, Pinole, Riverdale, Sacramento (2), San Diego, San Francisco (4), Sanger, San Jose, San Leandro (2), San Lorenzo, San Marino, San Mateo, Santa Ana (3), Santa Barbara (2), Santa Monica, Sierra Madre, South San Francisco, Stanton, Tehachapi, Temple City, Torrance, Tustin, Union City, Westminster, Woodland Hills, Nassau, Bahamas.
ATM facility: Livermore.
Places of business (2): Monterey Park, Riverside.

Lloyds Bank California—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	1,201,305
(b) Stocks	627,800
(c) Real Estate Loans	19,619
(d) Other Loans	387,316
(e) Real Estate	117,436
(f) Savings and Loan, Other Thrift Deposits	180
(g) Miscellaneous	251,876
Time Deposits:	
(a) Own Bank	7,488
(b) Other Banks	184,151
Demand Deposits:	
(a) Own Bank	5,069
Local Agency Security Investments	49,040
Corporate Investments	365,170
Agency,Safekeeping,Custodian, and Escrow Investments	504,056
Advances or Overdrafts	1,374
Total Assets	3,721,880

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	160,547
(b) Personal Living Trusts	231,515
(c) Employee Benefit Trusts	2,329,520
(d) Collective Investment Funds	57,409
(e) Less units of Collective Investment Funds	-43,722
Total Fiduciary Accounts	2,735,269
Local Agency Security Accounts	49,040
Corporate Accounts	390,854
Agency,Safekeeping,Custodian, and Escrow Accounts	545,343
Due to Commercial Department, Advances or Overdrafts	1,374
Total Liabilities	3,721,880
Market value-Securities deposited with State Treasurer: Court	642
Market value-Securities deposited with State Treasurer: Private	160

Madera Valley Bank

Incorporated February 28, 1979

324 W. Yosemite Ave., Madera 93639 Tel: (209) 673-2271

Principal Officers: George L. Schmidt, President; Charles Merenda, Vice President & Cashier; William S. Tait, Vice President & Loan Officer.

Directors: A. Kenneth Bender, Richard L. Braddy, Gwen Cain, Benton Coulthard, Garold Giersch, Edward Grootendorst, J. Gordon Kennedy, Elvan G. Newcomb, Raymond V. Paolucci, Truman Parker, Denis Prosperi, Kenneth B. Seibert, George L. Schmidt, Marvin Schmall.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,080
U. S. Treasury securities		1,044
Obligations of U.S. Gov't agencies, etc.		2,257
Obligations of States and political subdivisions		3,480
Other bonds, notes, and debentures		177
Federal funds sold, etc.		120
Loans (excluding unearned income)	24,997	
LESS: Reserve for possible loan losses	150	
Loans (net)		24,847
Bank premises, furniture and fixtures		483
Other real estate owned		76
Other assets		917
Total Assets		38,481

LIABILITIES

Demand deposits (IPC)		4,640
Time and savings deposits (IPC)		23,565
Deposits of States and municipalities		5,393
Certified and officers checks		1,459
Total Domestic Deposits	35,057	
Demand deposits	6,109	
Time and savings deposits	28,948	
Total Domestic and Foreign Deposits		35,057
Mortgage indebtedness		96
Other liabilities		746
Total Liabilities		35,899

EQUITY CAPITAL

Common stock	2,433
Surplus	196
Undivided profits	-47
Total Equity Capital	2,582
Total Liabilities and Equity Capital	38,481

Manilabank California

Established July 20, 1983

350 So. Figueroa Street, Los Angeles 90071 **(213) 620-9919**

Principal officers: Abel L. Nosce, Chairman of the Board; Godofredo C. Uy-Tioco, President; Jose T. Dungo, Manolito V. Vitug, Vice Presidents.

Directors; Jose T. Dungo, Hermilando I. Mandanas, Abel L. Nosce, Godofredo C. Uy-Tioco, Manolito V.Vitug.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		19,225
U. S. Treasury securities		94
Federal funds sold, etc.		1,745
Loans (excluding unearned income)	5,513	
LESS: Reserve for possible loan losses	44	
Loans (net)		5,469
Bank premises, furniture and fixtures		476
Other real estate owned		266
Other assets		490
Total Assets		27,765

LIABILITIES

Demand deposits (IPC)		641
Time and savings deposits (IPC)		17,557
Deposits of U.S. Government		4
Deposits of States and municipalities		4,000
Certified and officers checks		85
Total Domestic Deposits	22,287	
Demand deposits	730	
Time and savings deposits	21,557	
Total Domestic and Foreign Deposits		22,287
Other liabilities		298
Total Liabilities		22,585

EQUITY CAPITAL

Common stock	3,000
Surplus	2,000
Undivided profits	180
Total Equity Capital	5,180
Total Liabilities and Equity Capital	27,765

Parent company: The Manila Banking Corporation, Manila, Philippines.

Maritime Bank of California

Incorporated September 21, 1979

131 W. Anaheim St., Wilmington 90744 Tel: (213) 518-5055

Principal Officers: Gerry H. Naujok, President & Chief Executive Officer; Richard C. Bombard, Senior Vice President, Cashier, & Chief Financial Officer.

Directors: George C. Caras, Esq., Frank A. Guillen, Gerry H. Naujok, Thomas J. Pierry, Esq., Jordan M. Rhodes, M.D., Joost Van Adelsberg, M.D.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		11,658
U. S. Treasury securities		299
Obligations of U.S. Gov't agencies, etc.		1,724
Federal funds sold, etc.		5,875
Loans (excluding unearned income)	20,057	
LESS: Reserve for possible loan losses	324	
Loans (net)		19,733
Bank premises, furniture and fixtures		1,322
Other assets		739
Total Assets		41,350
LIABILITIES		
Demand deposits (IPC)		6,990
Time and savings deposits (IPC)		27,524
Deposits of U.S. Government		141
Deposits of States and municipalities		2,900
Certified and officers checks		354
Total Domestic Deposits	37,909	
Demand deposits	7,485	
Time and savings deposits	30,424	
Total Domestic and Foreign Deposits		37,909
Other liabilities		375
Total Liabilities		38,284
EQUITY CAPITAL		
Common stock		1,885
Surplus		1,486
Undivided profits		-305
Total Equity Capital		3,066
Total Liabilities and Equity Capital		41,350

Branch offices (2): Los Angeles (2).

The Mechanics Bank of Richmond

Incorporated August 13, 1905

3170 Hilltop Mall Rd., Richmond 94806 **Tel: (415) 222-0340**

Principal Officers: E.M. Downer, III, Chairman of the Board; David Larson, President and Chief Executive Officer; William Reid, W.W. Reinhard, Robert W. Snelling, Senior Vice President; Lorcan J. Bowden, Vice President and Trust Officer; Kevin Shea, Auditor.

Directors: Warren Brown, Robert M. Daiss, Edgar W. Dale, E.M. Downer, III, Diane Daiss Felton, Elmer J. Freethy, David Larson, William S. Oliver, Joseph Perrelli, Donald E. Pryde, W.W. Reinhard, R. Edgar Sanderson, Robert W. Snelling, Hazel Downer Thornton, Francis A. Watson, Walter Wolffs.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		23,074
U. S. Treasury securities		65,681
Obligations of U.S. Gov't agencies, etc.		28,500
Obligations of States and political subdivisions		56,385
Federal funds sold, etc.		14,000
Loans (excluding unearned income)	220,920	
LESS: Reserve for possible loan losses	2,634	
Loans (net)		218,286
Direct lease financing		3,892
Bank premises, furniture and fixtures		7,814
Other real estate owned		9
Other assets		7,826
Total Assets		425,467

LIABILITIES

Demand deposits (IPC)		65,724
Time and savings deposits (IPC)		288,874
Deposits of U.S. Government		244
Deposits of States and municipalities		8,969
Certified and officers checks		4,539
Total Domestic Deposits	368,350	
Demand deposits	72,478	
Time and savings deposits	295,872	
Total Domestic and Foreign Deposits		368,350
Federal funds purchased, etc.		4,770
Mortgage indebtedness		83
Other liabilities		7,555
Total Liabilities		380,758
Subordinated notes and debentures		740

EQUITY CAPITAL

Common stock		1,250
Surplus		13,000
Undivided profits		26,490
Reserve for contingencies, etc.		3,229
Total Equity Capital		43,969
Total Liabilities and Equity Capital		425,467

Branch offices (10): Albany, El Cerrito (2), El Sobrante, Pinole (2), Richmond (3), San Pablo.

The Mechanics Bank of Richmond—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	22,917
(b) Stocks	45,531
(c) Real Estate Loans	3,029
(d) Other Loans	4,295
(e) Real Estate	5,307
(f) Savings and Loan, Other Thrift Deposits	3,077
(g) Miscellaneous	1,883
Time Deposits:	
(a) Own Bank	1,908
(b) Other Banks	946
Demand Deposits:	
(a) Own Bank	322
Corporate Investments	333
Agency,Safekeeping,Custodian, and Escrow Investments	13,118
Total Assets	102,666

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	9,655
(b) Personal Living Trusts	20,076
(c) Employee Benefit Trusts	59,307
Total Fiduciary Accounts	89,038
Corporate Accounts	344
Agency,Safekeeping,Custodian, and Escrow Accounts	13,284
Total Liabilities	102,666
Market value-Securities deposited with State Treasurer: Court	700
Market value-Securities deposited with State Treasurer: Private	195

Mercantile Bank

Incorporated August 12, 1975

455 Capitol Mall, Sacramento 95814 Tel: (916) 441-6050

Principal Officers: Robert F. Gaines, Chairman of the Board; W. Christian Zach, President & Chief Executive Officer; Robert C. Cook, Secretary; Denis R. Long, Vice President; Nancy J. Noonan, Controller; Deborah S. Perry, Cashier.

Directors: Bruce D. Brooks, Robert C. Cook, Monte R. Doris, Robert F. Gaines, Wesley B. Lasher.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,467
Obligations of U.S. Gov't agencies, etc.		1,254
Loans (excluding unearned income)	9,927	
LESS: Reserve for possible loan losses	123	
Loans (net)		9,804
Bank premises, furniture and fixtures		223
Other real estate owned		89
Other assets		180
Total Assets		14,017

LIABILITIES

Demand deposits (IPC)		1,958
Time and savings deposits (IPC)		9,896
Deposits of States and municipalities		377
Deposits of commercial banks		100
Certified and officers checks		52
Total Domestic Deposits	12,383	
Demand deposits	2,010	
Time and savings deposits	10,373	
Total Domestic and Foreign Deposits		12,383
Other liabilities for borrowed money		27
Mortgage indebtedness		23
Other liabilities		107
Total Liabilities		12,540

EQUITY CAPITAL

Common stock	1,443
Surplus	942
Undivided profits	-908
Total Equity Capital	1,477
Total Liabilities and Equity Capital	14,017

The Merchant Bank of California

Established April 4, 1984

9100 Wilshire Boulevard, Beverly Hills 90212 **Tel: (213) 274-9820**

Principal Officers: Richard Y. Rector, President & Cheif Executive Officer; Peter A. Wuebel, Executive Vice President; Michael D. Moore, Edward J. Mylett, Jr., Executive Vice Presidents;

Directors: Ken Boxley, Stuart S. Greenberg, Andrew N. Heine, Harold Karpman, Steven A. Kriegsman, Marshall Manley, Michael D. Moore, Spencer Partrich, Richard Y. Rector, Paul M. Schaeffer, Milton I. Swimmer, Peter A. Wuebel.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		12,146
Federal funds sold, etc.		5,260
Loans (excluding unearned income)	40,619	
LESS: Reserve for possible loan losses	600	
Loans (net)		40,019
Bank premises, furniture and fixtures		757
Other real estate owned		140
Investments in unconsolidated subsidiaries		250
Other assets		1,720
Total Assets		60,292

LIABILITIES

Demand deposits (IPC)		23,143
Time and savings deposits (IPC)		28,945
Deposits of U.S. Government		67
Deposits of States and municipalities		400
Certified and officers checks		1,178
Total Domestic Deposits	53,733	
Demand deposits	24,388	
Time and savings deposits	29,345	
Total Domestic and Foreign Deposits		53,733
Other liabilities for borrowed money		597
Other liabilities		425
Total Liabilities		54,755

EQUITY CAPITAL

Common stock	2,885
Surplus	2,867
Undivided profits	-215
Total Equity Capital	5,537
Total Liabilities and Equity Capital	60,292

Mid-State Bank

Incorporated December 12, 1960

1026 Grand Ave., Arroyo Grande 93420 Tel: (805) 489-4293

Principal Officers: Albert L. Maguire, Chairman of the Board; Carrol R. Pruett, President; Daryl L. Flood, Executive Vice President; Raymond E. Jones, Executive Vice President and Cashier; Marvin K. Hartwig, Secretary and Treasurer.

Directors: Leo A. Brisco, Roy W. Burke, Clifford H. Clark, Daryl L. Flood, Marvin K. Hartwig, Albert L. Maguire, Carrol R. Pruett.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		30,097
U. S. Treasury securities		15,668
Obligations of U.S. Gov't agencies, etc.		11,557
Obligations of States and political subdivisions		45,871
Other bonds, notes, and debentures		2
Corporate stock		2,067
Loans (excluding unearned income)	185,844	
LESS: Reserve for possible loan losses	1,387	
Loans (net)		184,457
Bank premises, furniture and fixtures		12,802
Other real estate owned		1,942
Other assets		6,703
Total Assets		311,166

LIABILITIES

Demand deposits (IPC)		70,184
Time and savings deposits (IPC)		188,265
Deposits of U.S. Government		296
Deposits of States and municipalities		11,637
Deposits of commercial banks		1
Certified and officers checks		5,239
Total Domestic Deposits	275,622	
Demand deposits	76,296	
Time and savings deposits	199,326	
Total Domestic and Foreign Deposits		275,622
Federal funds purchased, etc.		4,000
Other liabilities for borrowed money		4,106
Mortgage indebtedness		2,849
Other liabilities		5,062
Total Liabilities		291,639
Subordinated notes and debentures		250

EQUITY CAPITAL

Common stock		2,023
Surplus		2,130
Undivided profits		15,124
Total Equity Capital		19,277
Total Liabilities and Equity Capital		311,166

Subsidiary: MSB Properties Inc, Mid Coast Land Company.

Branch offices (18): Atascadero, Buellton, Cambria, Goleta (2), Grover City, Lompoc, Morro Bay, Nipomo, Orcutt, Paso Robles, San Luis Obispo (2), Santa Barbara, Santa Maria (2), Santa Ynez, Solvang.

Mid Valley Bank

Incorporated October 24, 1974

950 Main Street, Red Bluff, 96080 **Tel: (916) 527-7614**

Principal Officers: Gary E. Bossuot, President & Chief Executive Officer; Arnold K. Miller, Jerry W. Steele, Assistant Vice Presidents; Richard E. Hultgren, Secretary.

Directors: Gary E. Bossuot, Ross Crain, Ray Crane, James Froome, Malcolm S. Hall, Richard E. Hultgren, Lyndon G. Johnson, Robert Kerstiens, C. D. McConville, Robert Swank, J. B. Wilbourn.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		1,246
U. S. Treasury securities		1,410
Obligations of U.S. Gov't agencies, etc.		3,754
Obligations of States and political subdivisions		317
Federal funds sold, etc.		600
Loans (excluding unearned income)	11,066	
LESS: Reserve for possible loan losses	100	
Loans (net)		10,966
Bank premises, furniture and fixtures		830
Other real estate owned		84
Other assets		663
Total Assets		19,870

LIABILITIES

Demand deposits (IPC)		4,115
Time and savings deposits (IPC)		13,226
Deposits of States and municipalities		585
Certified and officers checks		181
Total Domestic Deposits	18,107	
Demand deposits	4,296	
Time and savings deposits	13,811	
Total Domestic and Foreign Deposits		18,107
Other liabilities		295
Total Liabilities		18,402

EQUITY CAPITAL

Common stock	757
Surplus	346
Undivided profits	365
Total Equity Capital	1,468
Total Liabilities and Equity Capital	19,870

Branch office: Corning.

Mission Bank

Incorporated July 26, 1978

6814 Magnolia Ave., Riverside 92506 **Tel: (714) 682-9060**

Principal Officers: Robert A. Schoeffler, Chairman of the Board; Robert J. Schoeffler, President; Loraine R. Pancin, Vice President & Cashier; Ronald Kolmos, Richard Mordoff, Michael Pekar, Dorothy J. Phillips, Gary C. Webster, Vice Presidents.

Directors: Donald M. Castle, George R. Freeman, S.A. Hepps, M.D., Mark C. Jennings, Robert H. Joseph, Robert A. Schoeffler, Robert J. Schoeffler, Everett L. Spriggs, Stella K. Younglove.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		773
Federal funds sold, etc.		5,075
Loans (excluding unearned income)	19,713	
LESS: Reserve for possible loan losses	150	
Loans (net)		19,563
Bank premises, furniture and fixtures		985
Other real estate owned		55
Other assets		329
Total Assets		26,780

LIABILITIES

Demand deposits (IPC)		7,059
Time and savings deposits (IPC)		16,192
Certified and officers checks		997
Total Domestic Deposits	24,248	
Demand deposits	8,056	
Time and savings deposits	16,192	
Total Domestic and Foreign Deposits		24,248
Mortgage indebtedness		121
Other liabilities		372
Total Liabilities		24,741

EQUITY CAPITAL

Common stock	1,200
Surplus	800
Undivided profits	39
Total Equity Capital	2,039
Total Liabilities and Equity Capital	26,780

Branch offices (2); Riverside (2).

The Mitsubishi Bank of California

Incorporated July 16, 1971

800 Wilshire Blvd., Los Angeles 90017 **Tel: (213) 621-1200**

Principal Officers: Tsuneyoshi Kajiwara, Chairman of the Board & President; Robert D. Knogge, Kenji Kyuno, Executive Vice Presidents; Lawrence J. Sloane, Executive Vice President and Cashier; E. Gearey Johnstone Senior Vice President and Senior Trust Officer; Robert L. Cole, Larry C. Hancock, Kuzuyoshi Kusakari, Nobuaki Takase, Senior Vice Presidents.

Directors: Donald E. Butler, Satoru Harasaki, Atsuo Hirano, Ken Inose, Harmon Jenson, Robert D. Knogge, Kazuyoshi Kusakari, Kenji Kyuno, Donovan O'Donnell, Louie Pauletto, Ralph Paxton, Lawrence L. Sloane, Nobuaki Takase, Mitsuru Uno, Osamu Yamada.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		62,614
U. S. Treasury securities		16,365
Obligations of U.S. Gov't agencies, etc.		60,172
Obligations of States and political subdivisions		7,051
Federal funds sold, etc.		45,000
Loans (excluding unearned income)	675,738	
LESS: Reserve for possible loan losses	4,200	
Loans (net)		671,538
Direct lease financing		6,646
Bank premises, furniture and fixtures		15,332
Other real estate owned		5,338
Customers' liability on acceptances outstanding		4,466
Other assets		14,434
Total Assets		908,956

LIABILITIES

Demand deposits (IPC)		165,825
Time and savings deposits (IPC)		477,418
Deposits of U.S. Government		267
Deposits of States and municipalities		54,522
Deposits of commercial banks		126,094
Certified and officers checks		9,126
Total Domestic Deposits	833,252	
Demand deposits	178,010	
Time and savings deposits	655,242	
Total Domestic and Foreign Deposits		833,252
Federal funds purchased, etc.		2,030
Other liabilities for borrowed money		1,918
Mortgage indebtedness		4,680
Acceptances executed and outstanding		4,466
Other liabilities		10,747
Total Liabilities		857,093
Subordinated notes and debentures		6,800

EQUITY CAPITAL

Common stock	35,300
Surplus	4,700
Undivided profits	5,063
Total Equity Capital	45,063
Total Liabilities and Equity Capital	908,956

Parent company; The Mitsubishi Bank, Ltd., Tokyo, Japan.

Branch offices (23): Carlsbad, Chula Vista, City of Industry, Escondido (2), Gardena, Garden Grove, Irvine, La Habra, La Mirada, Los Angeles, Mission Viejo, Placentia, Poway, Ramona, San Diego (4), San Francisco, San Jose, San Marcos, West Covina.

Place of business: Cerritos.

The Mitsubishi Bank of California—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	567
(b) Stocks	258
(c) Real Estate Loans	50
(d) Other Loans	37
Time Deposits:	
(a) Own Bank	2,409
(b) Other Banks	323,729
Demand Deposits:	
(a) Own Bank	24,037
(b) Other Banks	37,724
Agency,Safekeeping,Custodian, and Escrow Investments	1,975,085
Total Assets	2,363,896

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	253
(b) Personal Living Trusts	679
(c) Employee Benefit Trusts	3,028
(d) Collective Investment Funds	639
(e) Less units of Collective Investment Funds	-639
Total Fiduciary Accounts	3,960
Agency,Safekeeping,Custodian, and Escrow Accounts	2,359,936
Total Liabilities	2,363,896
Market value-Securities deposited with State Treasurer: Court	121
Market value-Securities deposited with State Treasurer: Private	121

Mitsui Manufacturers Bank

Incorporated June 26, 1962

135 E. 9th St., Los Angeles 90015 Tel: (213) 688-8100

Principal Officers: Kenichi Kamiya, Chairman of the Board; Kiyoshi K. Kikuchi, Acting Chairman of the Board; Akira Shimuzu, Deputy Chairman; Leonard Weil, President and Chief Executive Officer; Bruce E. Fane, Executive Vice President & Cashier; Masaaki Ichinose, Samuel I. Simons, Executive Vice Presidents; Naruo Otsubo, Senior Vice President; P.A. Robinson, Vice President and Auditor; Jay M. Davis, Secretary and General Manager.

Directors: George Arkin, Charles D. Baillie, Keith W. Colburn, Robert E. Getz, Claude O. Goldsmith, Lee Graff, John Hartwell, Irwin L. Hearsh, Jiro Hirata, Masaaki Ichinose, Kenichi Kamiya, James E. Kenney, John F. Kimberling, Yoshisuke Mohri, Taizo Nakamura, Akira Shimizu, Naruo Otsubo, Samuel I. Simons, Leonard Weil.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		115,114
U. S. Treasury securities		210,854
Obligations of U.S. Gov't agencies, etc.		5,652
Obligations of States and political subdivisions		59,452
Other bonds, notes, and debentures		7,160
Corporate stock		5
Trading account securities		1,586
Federal funds sold, etc.		4,000
Loans (excluding unearned income)	1,279,561	
LESS: Reserve for possible loan losses	18,341	
Loans (net)		1,261,220
Direct lease financing		29,571
Bank premises, furniture and fixtures		24,323
Other real estate owned		12,140
Customers' liability on acceptances outstanding		29,073
Other assets		21,076
Total Assets		1,781,226

LIABILITIES

Demand deposits (IPC)		326,468
Time and savings deposits (IPC)		1,078,060
Deposits of U.S. Government		1,340
Deposits of States and municipalities		63,861
Deposits of commercial banks		77,866
Certified and officers checks		16,626
Total Domestic Deposits	1,564,221	
Demand deposits	352,437	
Time and savings deposits	1,211,784	
Total Domestic and Foreign Deposits		1,564,221
Federal funds purchased, etc.		30,274
Other liabilities for borrowed money		9,376
Mortgage indebtedness		1,059
Acceptances executed and outstanding		29,073
Other liabilities		26,667
Total Liabilities		1,660,670
Subordinated notes and debentures		6,000

EQUITY CAPITAL

Common stock		17,517
Surplus		82,901
Undivided profits		14,138
Total Equity Capital		114,556
Total Liabilities and Equity Capital		1,781,226

Parent company: The Mitsui Bank Limited, Tokyo Japan.
Subsidiary: M. B. Leasing Corporation.
Branch offices (10): Beverly Hills, Encino, Hollywood, Los Angeles (3), Newport Beach, San Diego, San Francisco, Woodland Hills.
Extension of banking office: Los Angeles.

Modesto Banking Company

Incorporated June 9, 1978

1120 - 11th Street, Modesto 95354 **Tel: (209) 577-5151**

Principal Officers: Hal W. Sconyers, President; G. Thomas Wright, First Vice President & Credit Administrator; Jeffrey P. Burda, Vice President & Chief Financial Administrator; Gail D. Carbiener, Vice President & Operations Administrator.

Directors: Caleb N. Alldrin, Steve M. Angelo, Hugh P. Barton, Clarkson B. Bradford, Jr., James R. Clarke, George S. Gagos, Nicoll F. Galbraith, John D. Hynes, Thomas Sawyer, Hal W. Sconyers, Jack A. Ulrich.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,508
U. S. Treasury securities		2,941
Obligations of U.S. Gov't agencies, etc.		12,294
Obligations of States and political subdivisions		1,104
Federal funds sold, etc.		600
Loans (excluding unearned income)	44,336	
LESS: Reserve for possible loan losses	446	
Loans (net)		43,890
Direct lease financing		39
Bank premises, furniture and fixtures		1,843
Other real estate owned		1,151
Other assets		882
Total Assets		70,252

LIABILITIES

Demand deposits (IPC)		10,991
Time and savings deposits (IPC)		46,682
Deposits of States and municipalities		5,750
Certified and officers checks		815
Total Domestic Deposits	64,238	
Demand deposits	11,806	
Time and savings deposits	52,432	
Total Domestic and Foreign Deposits		64,238
Other liabilities for borrowed money		68
Mortgage indebtedness		13
Other liabilities		1,392
Total Liabilities		65,711

EQUITY CAPITAL

Common stock	2,105
Surplus	1,318
Undivided profits	1,118
Total Equity Capital	4,541
Total Liabilities and Equity Capital	70,252

Parent Company: MBC Corporation.
Branch office: Modesto.
Extension of banking office: Modesto.

Modesto Banking Company—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	554
(b) Stocks	2,784
(c) Real Estate Loans	1,174
(d) Other Loans	1,942
(e) Real Estate	593
(f) Savings and Loan, Other Thrift Deposits	122
(g) Miscellaneous	3,298
Time Deposits:	
(a) Own Bank	5,767
Demand Deposits:	
Corporate Investments	196
Total Assets	16,430

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	67
(b) Personal Living Trusts	1,286
(c) Employee Benefit Trusts	14,881
Total Fiduciary Accounts	16,234
Corporate Accounts	196
Total Liabilities	16,430
Market value-Securities deposited with State Treasurer: Court	125
Market value-Securities deposited with State Treasurer: Private	125

Monarch Bank

Incorporated October 3, 1979

30000 Town Center Dr., Laguna Niguel 92677 Tel: (714) 495-3300

Principal Officers: Thomas H. Thornton, Chairman of the Board; Michael H. Pollock, President & Chief Executive Officer; Shele Douglass Bannon, Vice President & Chief Financial Officer; Paul D. Barnes Executive Vice President.

Directors: Raymond B. Cox, Ellison L. Hazard, Thomas L. Lowe, Everett L. Mangam, William W. McKinley, William R. Redmond, Michael H. Pollock, Harold H. Smith, Thomas H. Thornton, Robert S. Warner.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,869
U. S. Treasury securities		743
Obligations of U.S. Gov't agencies, etc.		4,296
Corporate stock		1
Federal funds sold, etc.		923
Loans (excluding unearned income)	64,209	
LESS: Reserve for possible loan losses	651	
Loans (net)		63,558
Direct lease financing		3,526
Bank premises, furniture and fixtures		1,926
Other real estate owned		3,301
Other assets		3,113
Total Assets		87,256

LIABILITIES

Demand deposits (IPC)		20,041
Time and savings deposits (IPC)		52,909
Deposits of U.S. Government		45
Deposits of States and municipalities		4,409
Deposits of commercial banks		2,266
Certified and officers checks		939
Total Domestic Deposits	80,448	
Demand deposits	21,162	
Time and savings deposits	59,286	
Total Domestic and Foreign Deposits		80,448
Other liabilities		1,310
Total Liabilities		81,758

EQUITY CAPITAL

Common stock	2,509
Surplus	2,500
Undivided profits	489
Total Equity Capital	5,498
Total Liabilities and Equity Capital	87,256

Holding company: Monarch Bancorp.
Subsidiary: M.B. Mortgage Company, Inc.
Extension of Banking Office: Laguna Niguel.

Monterey County Bank

Incorporated August 30, 1976

665 Munras Avenue, Monterey 93942 **Tel: (408) 649-4600**

Principal Officers: McKenzie Moss, President & Chief Executive Officer; Lynn Kice, Senior Vice President, Credit Administrator; Mary Fair, Vice President, Administration; John Bachus, Don Nelson, Howard Sehlin, Vice Presidents; Susan B. Smith, Administrative Officer & Assistant Corporate Secretary; Frank Lippman, Operations Manager.

Directors: Robert Adams, M.D., Robert A. Beach, M.D., Peter J. Coniglio, Richard A. Falge, Fredrick S. Farr, George Kodama, Peter M. Kracht, McKenzie Moss, A. Kenneth Nilsson, Gordon P. Smith.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		3,103
Obligations of U.S. Gov't agencies, etc.		601
Federal funds sold, etc.		600
Loans (excluding unearned income)	20,021	
LESS: Reserve for possible loan losses	207	
Loans (net)		19,814
Bank premises, furniture and fixtures		2,781
Other real estate owned		305
Other assets		392
Total Assets		27,596

LIABILITIES

Demand deposits (IPC)		6,414
Time and savings deposits (IPC)		18,335
Deposits of States and municipalities		600
Certified and officers checks		258
Total Domestic Deposits	25,607	
Demand deposits	6,672	
Time and savings deposits	18,935	
Total Domestic and Foreign Deposits		25,607
Other liabilities for borrowed money		53
Other liabilities		342
Total Liabilities		26,002

EQUITY CAPITAL

Common stock	1,562
Surplus	1,330
Undivided profits	-1,298
Total Equity Capital	1,594
Total Liabilities and Equity Capital	27,596

Branch office: Carmel Rancho.

Napa Valley Bank

Incorporated February 17, 1970

Trancas & Big Ranch Road, Napa 94558 **Tel: (707) 255-8300**

Principal Officers: William P. Brooks, Chairman of the Board; Steven I. Barlow, President; R.D. Easter, Senior Vice President & Chief Financial Officer; Robert J. Patterson, Senior Vice President & Credit Administrator; Eugene Salazar, Senior Vice President, Data Processing.

Directors: Steven I. Barlow, William P. Brooks, James A. Maggetti, Dwight H. Murray, Jr., M.D., John A. Nemes, Earl Randol, Robert H. Zeller.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		9,761
U. S. Treasury securities		5,667
Obligations of U.S. Gov't agencies, etc.		15,128
Obligations of States and political subdivisions		8,108
Other bonds, notes, and debentures		500
Federal funds sold, etc.		9,500
Loans (excluding unearned income)	105,743	
LESS: Reserve for possible loan losses	1,565	
Loans (net)		104,178
Direct lease financing		3,535
Bank premises, furniture and fixtures		5,703
Other real estate owned		280
Other assets		4,220
Total Assets		166,580

LIABILITIES

Demand deposits (IPC)		27,158
Time and savings deposits (IPC)		121,679
Deposits of U.S. Government		235
Deposits of States and municipalities		2,402
Certified and officers checks		2,244
Total Domestic Deposits	153,718	
Demand deposits	29,915	
Time and savings deposits	123,803	
Total Domestic and Foreign Deposits		153,718
Other liabilities		2,218
Total Liabilities		155,936
Subordinated notes and debentures		888

EQUITY CAPITAL

Common stock	993
Surplus	5,179
Undivided profits	3,584
Total Equity Capital	9,756
Total Liabilities and Equity Capital	166,580

Parent Company: Napa Valley Bancorp.
Branch offices (5): American Canyon, Calistoga, Napa, St. Helena, Yountville.

New City Bank

Established October 18, 1983

200 So. Manchester Avenue, Orange 92668 Tel. (714) 639-2489

Wallace D. Linn, President & Chief Executive Officer; Jose S. Ocampo, Jr., Senior Vice President & Cashier; Chester K. Britt, Senior Vice President & Loan Administrator. Directors: Jack Hinds, Herbert B. Leo, Dr. Calvin M. Leung, Wallace D. Linn, Duane Logsdon, Dr. Carl R. Luem, Phyllis Mckinney, Hugh R. Murchison, Dr. David H. Paynter, Roland B. Schmeeckle, Sealy M. Yates.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		4,165
U. S. Treasury securities		100
Obligations of U.S. Gov't agencies, etc.		300
Federal funds sold, etc.		3,620
Loans (excluding unearned income)	15,301	
LESS: Reserve for possible loan losses	100	
Loans (net)		15,201
Bank premises, furniture and fixtures		585
Other assets		221
Total Assets		24,192

LIABILITIES

Demand deposits (IPC)		4,381
Time and savings deposits (IPC)		15,908
Deposits of U.S. Government		23
Deposits of commercial banks		200
Certified and officers checks		353
Total Domestic Deposits	20,865	
Demand deposits	4,757	
Time and savings deposits	16,108	
Total Domestic and Foreign Deposits		20,865
Other liabilities		139
Total Liabilities		21,004

EQUITY CAPITAL

Common stock	2,100
Surplus	1,400
Undivided profits	-312
Total Equity Capital	3,188
Total Liabilities and Equity Capital	24,192

Parent company: New City Bancorp.

North County Bank

Incorporated December 28, 1973

444 S. Escondido Blvd., Escondido 92025 **Tel: (619) 743-2200**

Principal Officers: James M. Gregg, President; Sidney B. Colquitt, Senior Vice President; Michael J. Gilligan, Vice President & Cashier.

Directors: G. Bruce Dunn, D. Monte Green, James M. Gregg, Eric D. Kroesche, Jack Port, John C. Raymond, Bob L. Shuster, Clarece R. Smith, Raymond V. Stone, Jr., Burnet F. Wohlford. .

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,278
U. S. Treasury securities		400
Obligations of U.S. Gov't agencies, etc.		1,652
Obligations of States and political subdivisions		1,493
Federal funds sold, etc.		1,000
Loans (excluding unearned income)	29,570	
LESS: Reserve for possible loan losses	202	
Loans (net)		29,368
Direct lease financing		924
Bank premises, furniture and fixtures		2,107
Other real estate owned		109
Investments in unconsolidated subsidiaries		283
Other assets		564
Total Assets		43,178

LIABILITIES

Demand deposits (IPC)		12,713
Time and savings deposits (IPC)		24,289
Deposits of U.S. Government		1
Deposits of States and municipalities		1,500
Certified and officers checks		903
Total Domestic Deposits	39,406	
Demand deposits	13,617	
Time and savings deposits	25,789	
Total Domestic and Foreign Deposits		39,406
Mortgage indebtedness		573
Other liabilities		403
Total Liabilities		40,382

EQUITY CAPITAL

Common stock	1,378
Surplus	794
Undivided profits	624
Total Equity Capital	2,796
Total Liabilities and Equity Capital	43,178

Parent company: North County Bancorp.
Subsidiary: NCB Mortgage Company.
Branch offices (2): Escondido, San Marcos.

North Valley Bank

Incorporated September 19, 1972

1327 South St., Redding 96001 Tel: (916) 243-8600

Principal Officers: Rudy V. Balma, Chairman of the Board; Herbert F. Mueller, President; Stanley V. Florence, Executive Vice President; Larry Sawyer, Vice President & Chief Financial Officer; Leo C. Coleman, Jr., Director of Human Resources; J.M. Wells, Jr., Secretary; Ray Williams, Vice President & Operations Administrator; Ned Feaster, Vice President & Branch Administrator; Paul Klein, Vice President & Loan Administrator; Peter Godine, Vice President & Director Information Services.

Directors: Jack Alward, W. Jaxon Baker, Rudy V. Balma, Earl B. Bibbens, James G. Campbell, Raymond V. Darby, C.J. Ferreira, Walter E. Glass, Alan T. Hill, William H. McDaniel, Bill G. Minton, Herb F. Mueller, John Perez, Kelly V. Pierce, Richard Smart, J.M. Wells, Jr.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		6,090
U. S. Treasury securities		5,002
Obligations of U.S. Gov't agencies, etc.		5,077
Obligations of States and political subdivisions		2,088
Federal funds sold, etc.		2,600
Loans (excluding unearned income)	60,069	
LESS: Reserve for possible loan losses	900	
Loans (net)		59,169
Bank premises, furniture and fixtures		4,685
Other real estate owned		690
Other assets		2,857
Total Assets		88,258

LIABILITIES

Demand deposits (IPC)		21,087
Time and savings deposits (IPC)		54,840
Deposits of U.S. Government		11
Deposits of States and municipalities		4,353
Deposits of commercial banks		40
Certified and officers checks		651
Total Domestic Deposits	80,982	
Demand deposits	21,965	
Time and savings deposits	59,017	
Total Domestic and Foreign Deposits		80,982
Mortgage indebtedness		120
Other liabilities		1,474
Total Liabilities		82,576

EQUITY CAPITAL

Common stock		1,121
Surplus		2,274
Undivided profits		2,287
Total Equity Capital		5,682
Total Liabilities and Equity Capital		88,258

Parent company: North Valley Bancorp.
Branch offices (8): Anderson, Central Valley, Hayfork, Mt. Shasta, Red Bluff, Redding (2), Weaverville.
Extension of banking office: Redding.

Oceanic Bank

Incorporated December 1, 1980

681 Market Street, San Francisco 94105 **Tel: (415) 546-1690**

Principal Officers: Frank W.K. Chan, President; L.L. Tancuan, Jr., Executive Vice President; Douglas J.R. Smith, Vice President & Senior Credit Officer; James M.S. Chiang, Assistant Vice President & Controller; Estrella Uy, Assistant Vice President & Cashier; James E. Basuino, Operations Manager; Susan Chan McCarthy, Secretary.

Directors: Frank W.K. Chan, Romeo Y. Co, Willy S. Co, Susan Chan McCarthy, Louis J. Mulkern, Herbert W. Natzke, Paul A. O'Leary, L.L. Tancuan, Jr., Mariano C. Tanenglian.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,624
Federal funds sold, etc.		3,295
Loans (excluding unearned income)	12,837	
LESS: Reserve for possible loan losses	92	
Loans (net)		12,745
Bank premises, furniture and fixtures		67
Customers' liability on acceptances outstanding		75
Other assets		485
Total Assets		22,291

LIABILITIES

Demand deposits (IPC)		1,005
Time and savings deposits (IPC)		8,876
Deposits of foreign governments		319
Certified and officers checks		49
Total Domestic Deposits	10,249	
Demand deposits	1,373	
Time and savings deposits	8,876	
Total Domestic and Foreign Deposits		10,249
Federal funds purchased, etc.		930
Acceptances executed and outstanding		75
Other liabilities		313
Total Liabilities		11,567

EQUITY CAPITAL

Common stock		10,000
Undivided profits		724
Total Equity Capital		10,724
Total Liabilities and Equity Capital		22,291

Parent company: Oceanic Holding (California), Inc.

Ojai Valley State Bank

Incorporated July 26, 1972

1207 Maricopa Road, Ojai 93023 **Tel: (805) 646-0111**

Principal Officers: John R. Reynolds, President; Thomas L. Farmer, Executive Vice President; Shari Skiner, Vice President & Cashier.

Directors: I. Sam Cheng, Thomas L. Farmer, T.E. Gan, T.H. Gan, M.D., Richard Mulvania, M.D., Bie Chuan Ong, Alan Rains, John Reynolds.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		1,970
U. S. Treasury securities		291
Obligations of U.S. Gov't agencies, etc.		490
Federal funds sold, etc.		1,200
Loans (excluding unearned income)	8,865	
LESS: Reserve for possible loan losses	77	
Loans (net)		8,788
Bank premises, furniture and fixtures		317
Other real estate owned		38
Other assets		356
Total Assets		13,450

LIABILITIES

Demand deposits (IPC)		3,334
Time and savings deposits (IPC)		8,308
Deposits of States and municipalities		235
Certified and officers checks		184
Total Domestic Deposits	12,061	
Demand deposits	3,635	
Time and savings deposits	8,426	
Total Domestic and Foreign Deposits		12,061
Other liabilities		21
Total Liabilities		12,082

EQUITY CAPITAL

Common stock	311
Surplus	828
Undivided profits	229
Total Equity Capital	1,368
Total Liabilities and Equity Capital	13,450

ATM facility: Ojai.

Orange City Bank

Incorporated January 23, 1976

2730 E. Chapman Ave., Orange 92669 **Tel: (714) 771-3300**

Principal Officers: David T. Blankenhorn, President & Chief Executive Officer; Mark E. Simmons, Executive Vice President; William F. Diethrich, Senior Vice President; Sandra K. Harvey, Vice President & Cashier.

Directors: David T. Blankenhorn, Craig P. Brown, Carl Colombo, Brown, Robert M. Dahlbo, Harry L. Fahnestock, James C. Harris, J.S. Johnson, Mark E. Simmons.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		11,418
U. S. Treasury securities		582
Obligations of U.S. Gov't agencies, etc.		600
Obligations of States and political subdivisions		38
Federal funds sold, etc.		6,250
Loans (excluding unearned income)	35,219	
LESS: Reserve for possible loan losses	855	
Loans (net)		34,364
Direct lease financing		373
Bank premises, furniture and fixtures		2,893
Other real estate owned		1,448
Other assets		781
Total Assets		58,747

LIABILITIES

Demand deposits (IPC)		20,690
Time and savings deposits (IPC)		32,196
Deposits of U.S. Government		94
Deposits of States and municipalities		1,200
Certified and officers checks		1,378
Total Domestic Deposits	55,558	
Demand deposits	22,162	
Time and savings deposits	33,396	
Total Domestic and Foreign Deposits		55,558
Federal funds purchased, etc.		300
Mortgage indebtedness		54
Other liabilities		418
Total Liabilities		56,330
Subordinated notes and debentures		420

EQUITY CAPITAL

Common stock	1,618
Surplus	583
Undivided profits	-204
Total Equity Capital	1,997
Total Liabilities and Equity Capital	58,747

Branch offices(2): Huntington Beach, Newport Beach.

Overland Bank

Incorporated August 26, 1982

27715 Jefferson Avenue, Temecula 92390 **Tel: (714) 676-6700**

Principal officers: Allan R. McDonald, President & Chief Executive Officer; William R. Perlette, Executive Vice President & Credit Administrator; Paul R. Humbert, Senior Vice President & Cashier.

Directors: Norman W. Achen, Frank E. Freeman, John C. Hoover, Allan C. Hudson, Leland E. Mekeel, Dr. Willard D. Ommert, Margaret D. Penfold, Leo E. Roripaugh, Daniel L. Stephenson.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		2,193
U. S. Treasury securities		99
Obligations of U.S. Gov't agencies, etc.		603
Federal funds sold, etc.		1,000
Loans (excluding unearned income)	18,845	
LESS: Reserve for possible loan losses	187	
Loans (net)		18,658
Bank premises, furniture and fixtures		362
Other assets		259
Total Assets		23,174
LIABILITIES		
Demand deposits (IPC)		5,169
Time and savings deposits (IPC)		15,404
Deposits of U.S. Government		19
Deposits of commercial banks		100
Certified and officers checks		139
Total Domestic Deposits	20,831	
Demand deposits	5,327	
Time and savings deposits	15,504	
Total Domestic and Foreign Deposits		20,831
Other liabilities		380
Total Liabilities		21,211
EQUITY CAPITAL		
Common stock		2,003
Undivided profits		-40
Total Equity Capital		1,963
Total Liabilities and Equity Capital		23,174

Pacific Business Bank

Established April 2, 1984

438 West Carson Street, Carson 90745 Tel. (213) 533-1456

Principal officers: Michael I. Mitoma, President; Leo R. Katchmar, Senior Vice President & Cashier; C. Glen Higuchi, Senior Vice President & General Counsel.

Directors: Tetsuo T. Asato, James P. Bradley, Jane B. Fong, Richard H. German, M.D., Dr. Warren Harvard Low, Mary M. Mann, Michael I. Mitoma, Katsuyoshi Ken Ogawa, Craig K. Ota, D.D.S., Yoshio Joe Sakamoto, Paul Schneider, John H. Wiggins, Ph.D., T.R. Wiener.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		3,448
U. S. Treasury securities		501
Obligations of U.S. Gov't agencies, etc.		1,541
Federal funds sold, etc.		1,245
Loans (excluding unearned income)	13,149	
LESS: Reserve for possible loan losses	50	
Loans (net)		13,099
Bank premises, furniture and fixtures		1,210
Other assets		278
Total Assets		21,322

LIABILITIES

Demand deposits (IPC)		3,575
Time and savings deposits (IPC)		11,141
Deposits of U.S. Government		9
Deposits of States and municipalities		700
Certified and officers checks		204
Total Domestic Deposits	15,629	
Demand deposits	3,788	
Time and savings deposits	11,841	
Total Domestic and Foreign Deposits		15,629
Mortgage indebtedness		700
Other liabilities		131
Total Liabilities		16,460

EQUITY CAPITAL

Common stock		5,254
Undivided profits		-392
Total Equity Capital		4,862
Total Liabilities and Equity Capital		21,322

Pacific Commerce Bank

Established April 9, 1984

1196 Third Avenue, Chula Vista 92011 Tel. (619) 422-2265

Principal officers: Tom Michelli, President & Chief Executive Officer; Larry Benthien, Senior Vice President; Robert Velandia, Vice President & Cashier; Nancy Tinagero, Assistant Vice President.

Directors: Glen Birch, Gordon Boltz, Edward Colby, Senator Wadie Deddeh, Roque De La Fuente, Jr., Robert Evans, O.D., Richard McManus, Tom Michelli, Phil Pulido, Alfred Salganick, M.D., Paul Schulman, M.d., Isaias Zapata.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		3,003
U. S. Treasury securities		50
Federal funds sold, etc.		750
Loans (excluding unearned income)	5,914	
LESS: Reserve for possible loan losses	22	
Loans (net)		5,892
Bank premises, furniture and fixtures		507
Other assets		173
Total Assets		10,375
LIABILITIES		
Demand deposits (IPC)		2,885
Time and savings deposits (IPC)		4,209
Certified and officers checks		103
Total Domestic Deposits	7,197	
Demand deposits	2,988	
Time and savings deposits	4,209	
Total Domestic and Foreign Deposits		7,197
Other liabilities		14
Total Liabilities		7,211
EQUITY CAPITAL		
Common stock		3,300
Undivided profits		-136
Total Equity Capital		3,164
Total Liabilities and Equity Capital		10,375

Pacific Heritage Bank

Incorporated May 6, 1980

3440 Torrance Boulevard, Torrance 90503 **Tel: (213) 540-3060**

Principal Officers: Bret A. Swartz, President & Chief Executive Officer; Gary E. Stock, Executive Vice President; Thomas N. Okamara, Vice President and Senior Loan Officer; Peggy A. Hansen, Vice President & Cashier; Warren M. Babiar, William Schade, Vice Presidents.

Directors: Douglas Allen, Masao Awakuni, Gerald Fukui, Kenneth Hayashi, Edwin Hiroto, Kenji Ishizaki, Carol Boots McGee, Vincent Okamoto, Bret Swartz, George Ward, Fumiko Wasserman.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		3,498
U. S. Treasury securities		1,026
Obligations of U.S. Gov't agencies, etc.		2,900
Corporate stock		108
Federal funds sold, etc.		3,014
Loans (excluding unearned income)	18,850	
LESS: Reserve for possible loan losses	162	
Loans (net)		18,688
Bank premises, furniture and fixtures		502
Other assets		837
Total Assets		30,573

LIABILITIES

Demand deposits (IPC)		5,633
Time and savings deposits (IPC)		19,036
Deposits of U.S. Government		1
Deposits of States and municipalities		800
Certified and officers checks		291
Total Domestic Deposits	25,761	
Demand deposits	5,925	
Time and savings deposits	19,836	
Total Domestic and Foreign Deposits		25,761
Other liabilities		971
Total Liabilities		26,732

EQUITY CAPITAL

Common stock	2,877
Surplus	730
Undivided profits	234
Total Equity Capital	3,841
Total Liabilities and Equity Capital	30,573

Subsidiary: P.H.B. Investments, Inc.
Branch office: Los Angeles.

Pacific Inland Bank

Established March 23, 1984

888 South West Street, Anaheim 92802 **Tel. (714) 535-2210**

Principal officers: Melvin E. Miller, President; Robert R. Hilton, Senior Vice President, Marketing; Royce L. Jensen, Senior Vice President & Cashier; J.W. Raymond, Senior Vice President, Loans; James Clegern, Senior Vice President, Real Estate Loans; Lewis Lovell, Senior Vice President & Senior Trust Officer; James Woodin, Vice President & Trust Officer; Clinton Faltermayer, Vice President, SBA Loans; Karkutla Balkrishna, Vice President, Manager.

Directors: W. Richard Cramer, Noel R. Hanson, Robert R. Hilton, Warren H. Kelsey, Richard J. Meyer, Melvin E. Miller, W. Richard Mills, Arthur G. Ricketts, Cliff Ronnenberg.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		8,279
U. S. Treasury securities		400
Obligations of U.S. Gov't agencies, etc.		310
Corporate stock		268
Federal funds sold, etc.		1,050
Loans (excluding unearned income)	17,604	
LESS: Reserve for possible loan losses	150	
Loans (net)		17,454
Direct lease financing		67
Bank premises, furniture and fixtures		1,277
Other assets		368
Total Assets		29,473

LIABILITIES

Demand deposits (IPC)		6,393
Time and savings deposits (IPC)		13,431
Deposits of U.S. Government		2
Deposits of States and municipalities		100
Certified and officers checks		378
Total Domestic Deposits	20,304	
Demand deposits	6,773	
Time and savings deposits	13,531	
Total Domestic and Foreign Deposits		20,304
Other liabilities for borrowed money		494
Other liabilities		99
Total Liabilities		20,897

EQUITY CAPITAL

Common stock	7,440
Surplus	1,860
Undivided profits	-724
Total Equity Capital	8,576
Total Liabilities and Equity Capital	29,473

Parent company: Pacific Inland Bancorp.

Pacific Inland Bank—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	592
(b) Stocks	3,236
(d) Other Loans	911
(e) Real Estate	79
(g) Miscellaneous	228
Time Deposits:	
(b) Other Banks	2,891
Demand Deposits:	
(a) Own Bank	1
Total Assets	7,938

LIABILITIES

Fiduciary Accounts:	
(b) Personal Living Trusts	847
(c) Employee Benefit Trusts	7,091
(d) Collective Investment Funds	1,158
(e) Less units of Collective Investment Funds	-1,158
Total Fiduciary Accounts	7,938
Total Liabilities	7,938
Market value-Securities deposited with State Treasurer: Private	100

Pacific Regency Bank

Established February 17, 1984

22831 Lake Forest Drive, El Toro 92630 **Tel. (714) 859-2265**

Principal officers: Dennis R. Frank, President; Jimmie D. Rodgers, Executive Vice President & Chief Financial Officer; Michael T. Wilson, Senior Vice President, Asset Administration; Deborah J. Stone, Vice President, Marketing; Larry A. Farquhar, Vice President, Manager.

Directors: Leo B. Devlin, Dennis R. Frank, Glenn O. Griffin, Robert H. Jacobs, Clare Moser, Wallace R. Sellers, Gwendolyn M. Tubach.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		1,056
Obligations of U.S. Gov't agencies, etc.		250
Federal funds sold, etc.		3,203
Loans (excluding unearned income)	11,807	
LESS: Reserve for possible loan losses	121	
Loans (net)		11,686
Direct lease financing		14
Bank premises, furniture and fixtures		401
Other assets		1,033
Total Assets		17,643

LIABILITIES

Demand deposits (IPC)		4,425
Time and savings deposits (IPC)		8,981
Deposits of commercial banks		1,100
Certified and officers checks		263
Total Domestic Deposits	14,769	
Demand deposits	4,688	
Time and savings deposits	10,081	
Total Domestic and Foreign Deposits		14,769
Other liabilities		93
Total Liabilities		14,862

EQUITY CAPITAL

Common stock	3,500
Undivided profits	-919
Reserve for contingencies, etc.	200
Total Equity Capital	2,781
Total Liabilities and Equity Capital	17,643

Parent company: Pacific Regency Bancorp.

Pacific Union Bank & Trust Company

Incorporated August 8, 1975

800 Oak Grove Ave., Menlo Park 94025 **Tel: (415) 321-2101**

Principal Officers: Leo Taylor, Acting President & Senior Loan Administrator; Larry Sargent, Vice President, Senior Trust Officer; Stanley M. Shaw, Vice President & Chief Financial Officer.

Directors: Harry Kroft, Donald Langendorf, Virginia Ramirez, Harry Schwartz, Purisima K. Tan.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,444
Obligations of U.S. Gov't agencies, etc.		2,136
Obligations of States and political subdivisions		2,508
Loans (excluding unearned income)	15,800	
LESS: Reserve for possible loan losses	198	
Loans (net)		15,602
Direct lease financing		62
Bank premises, furniture and fixtures		838
Other real estate owned		1,382
Other assets		790
Total Assets		25,762

LIABILITIES

Demand deposits (IPC)		3,181
Time and savings deposits (IPC)		19,642
Deposits of U.S. Government		59
Certified and officers checks		216
Total Domestic Deposits	23,098	
Demand deposits	3,456	
Time and savings deposits	19,642	
Total Domestic and Foreign Deposits		23,098
Mortgage indebtedness		763
Other liabilities		274
Total Liabilities		24,135

EQUITY CAPITAL

Common stock		1,286
Surplus		1,370
Undivided profits		-1,057
Reserve for contingencies, etc.		28
Total Equity Capital		1,627
Total Liabilities and Equity Capital		25,762

Branch office: Woodside.
Subsidiary: JNM Property Corporation.

Pacific Union Bank & Trust Company—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	1,198
(b) Stocks	10,515
(c) Real Estate Loans	2,916
(d) Other Loans	3,270
(e) Real Estate	815
(f) Savings and Loan, Other Thrift Deposits	66
(g) Miscellaneous	1,165
Time Deposits:	
(a) Own Bank	102
(b) Other Banks	250
Demand Deposits:	
(a) Own Bank	3,836
(b) Other Banks	4
Agency,Safekeeping,Custodian, and Escrow Investments	6,880
Total Assets	31,017

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	368
(b) Personal Living Trusts	3,335
(c) Employee Benefit Trusts	20,056
Total Fiduciary Accounts	23,759
Corporate Accounts	3
Agency,Safekeeping,Custodian, and Escrow Accounts	7,255
Total Liabilities	31,017
Market value-Securities deposited with State Treasurer: Court	150
Market value-Securities deposited with State Treasurer: Private	100

Pacific Valley Bank

Incorporated August 18, 1975

333 W. Santa Clara, San Jose 95113 Tel: (408) 244-1700

Principal Officers: Phillip R. Boyce, Chairman of the Board; James R. Kenny, President; James R. Barranti, Executive Vice President & Cashier; Eugene E. Blakeslee, Chief Financial Officer.

Directors: James R. Barranti, Nelo Borelli, Phillip R. Boyce, Stanley Carroll, Dr. Anthony Damore, Dennis M. Fitzpatrick, Joseph Gabriel, George Horning, Yasuto Kato, James R. Kenny, Richard Lindberg, Joseph Parisi, Richard Pitagora, Frank Ritchey, Dr. Sidney Sogolow.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		30,962
U. S. Treasury securities		9,883
Obligations of U.S. Gov't agencies, etc.		13,985
Obligations of States and political subdivisions		3,598
Other bonds, notes, and debentures		4,056
Corporate stock		8
Federal funds sold, etc.		25,175
Loans (excluding unearned income)	284,120	
LESS: Reserve for possible loan losses	3,371	
Loans (net)		280,749
Direct lease financing		6,091
Bank premises, furniture and fixtures		10,940
Other real estate owned		4,312
Other assets		11,391
Total Assets		401,150

LIABILITIES

Demand deposits (IPC)		100,852
Time and savings deposits (IPC)		258,919
Deposits of U.S. Government		818
Deposits of States and municipalities		1,243
Deposits of commercial banks		26
Certified and officers checks		4,643
Total Domestic Deposits	366,501	
Demand deposits	107,582	
Time and savings deposits	258,919	
Total Domestic and Foreign Deposits		366,501
Federal funds purchased, etc.		3,365
Other liabilities for borrowed money		334
Mortgage indebtedness		2,650
Other liabilities		8,599
Total Liabilities		381,449

EQUITY CAPITAL

Common stock		3,254
Surplus		9,687
Undivided profits		6,760
Total Equity Capital		19,701
Total Liabilities and Equity Capital		401,150

Parent company: Pacific Western Bancshares.
Subsidiary: Pacific Trust Company.
Branch offices (8): Cupertino, Gilroy, Los Altos, Los Gatos, Milpitas, San Jose (2), Saratoga.ATM Facility: San Jose.
Place of business: San Jose.

Pan American Bank

Incorporated February 4, 1971

3626 East First Street, Los Angeles 90063 **Tel: (213) 264-3310**

Principal Officers: Alejandro Banuelos, Chairman of the Board; Romana Acosta Banuelos, President; Gerard M. Browers, Cashier.

Directors: John Alvarez, Alejandro Banuelos, Romana Acosta Banuelos, William L. Bingley, Robert Gallegos, Richard Ibanez, Alfonso Najera, Ramon S. Ramos, Mauro Robles, Carlos Torres.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		4,595
U. S. Treasury securities		2,901
Obligations of U.S. Gov't agencies, etc.		6,533
Federal funds sold, etc.		1,206
Loans (excluding unearned income)	14,262	
LESS: Reserve for possible loan losses	317	
Loans (net)		13,945
Bank premises, furniture and fixtures		1,773
Other real estate owned		694
Other assets		1,546
Total Assets		33,193

LIABILITIES

Demand deposits (IPC)		5,432
Time and savings deposits (IPC)		22,231
Deposits of U.S. Government		60
Deposits of States and municipalities		264
Certified and officers checks		896
Total Domestic Deposits	28,883	
Demand deposits	6,550	
Time and savings deposits	22,333	
Total Domestic and Foreign Deposits		28,883
Mortgage indebtedness		243
Other liabilities		513
Total Liabilities		29,639

EQUITY CAPITAL

Common stock		1,527
Surplus		1,535
Undivided profits		492
Total Equity Capital		3,554
Total Liabilities and Equity Capital		33,193

Branch offices (2): Los Angeles, Santa Ana.

Peninsula Bank of Commerce

Incorporated March 24, 1981

1001 Broadway, Millbrae, 94030 **Tel: (415) 697-4333**

Principal Officers: George R. Corey, Chairman of the Board; Thomas H. State, President & Chief Executive Officer; Thomas T. Pangelinan, Vice President & Chief Financial Officer; Cecil C. Coughran, Vice President & Senior Loan Officer.

Directors: Norman Babkirk, Jr., George R. Corey, Kenneth A. Friedman, Allan V. McDonnell, Robert A. Marshall, James S. O'Connor, William J. Schneider, Thomas H. State, Michael E. Vano.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,665
U. S. Treasury securities		2,499
Obligations of U.S. Gov't agencies, etc.		1,506
Obligations of States and political subdivisions		517
Federal funds sold, etc.		2,250
Loans (excluding unearned income)	26,619	
LESS: Reserve for possible loan losses	238	
Loans (net)		26,381
Direct lease financing		1,096
Bank premises, furniture and fixtures		1,336
Other assets		431
Total Assets		38,681

LIABILITIES

Demand deposits (IPC)		5,017
Time and savings deposits (IPC)		26,211
Deposits of States and municipalities		1,155
Certified and officers checks		356
Total Domestic Deposits	32,739	
Demand deposits	5,373	
Time and savings deposits	27,366	
Total Domestic and Foreign Deposits		32,739
Other liabilities		766
Total Liabilities		33,505

EQUITY CAPITAL

Common stock		4,673
Undivided profits		503
Total Equity Capital		5,176
Total Liabilities and Equity Capital		38,681

Subsidiary: Peninsula Real Estate Corporation.

Peninsula Bank of San Diego

Incorporated May 3, 1974

1331 Rosecrans St., San Diego 92106 **Tel: (619) 226-5431**

Principal Officers: John G. Rebelo, Jr., Chairman of the Board and President; M. Loren Burrell, Executive Vice President and Cashier; Larry L. Willette, Executive Vice President; Lawrence G. Alameda, Executive Vice President.

Directors: M. Loren Burrell, William E. Cole, Sr., Arthur De Fever, James E. Fink, Richard J. Lareau, Anthony Mauricio, Jr., Frank C. Owen, Ruth Pruett, John G. Rebelo, Jr.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		5,281
U. S. Treasury securities		500
Obligations of U.S. Gov't agencies, etc.		4,700
Obligations of States and political subdivisions		9,266
Loans (excluding unearned income)	63,926	
LESS: Reserve for possible loan losses	638	
Loans (net)		63,288
Bank premises, furniture and fixtures		3,519
Other assets		1,828
Total Assets		88,382
LIABILITIES		
Demand deposits (IPC)		18,041
Time and savings deposits (IPC)		62,443
Deposits of U.S. Government		60
Certified and officers checks		1,191
Total Domestic Deposits	81,735	
Demand deposits	19,292	
Time and savings deposits	62,443	
Total Domestic and Foreign Deposits		81,735
Other liabilities for borrowed money		587
Other liabilities		792
Total Liabilities		83,114
EQUITY CAPITAL		
Common stock		1,018
Surplus		2,497
Undivided profits		1,753
Total Equity Capital		5,268
Total Liabilities and Equity Capital		88,382

Branch offices (2): San Diego (2).
Extensions of banking offices (2): San Diego (2).

People's Bank

Incorporated September 6, 1979

318 Fourth Avenue, Chula Vista 92012 **Tel: (619) 426-9450**

Principal Officers: R. D. Jones, President; Patricia A. Hutchins, Executive Vice President; Connie Lee, Senior Vice President and Cashier.

Directors: Martin S. Comella, Chairman of the Board; Francis J. Burger, Frank DeLisi, Patricia A. Hutchins, R. D. Jones, Mary Kaye, Louis LoCicero, Robert Villalobos.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		3,942
U. S. Treasury securities		200
Federal funds sold, etc.		2,300
Loans (excluding unearned income)	29,632	
LESS: Reserve for possible loan losses	420	
Loans (net)		29,212
Direct lease financing		75
Bank premises, furniture and fixtures		2,146
Other real estate owned		111
Other assets		582
Total Assets		38,568
LIABILITIES		
Demand deposits (IPC)		7,519
Time and savings deposits (IPC)		27,717
Certified and officers checks		462
Total Domestic Deposits	35,698	
Demand deposits	7,981	
Time and savings deposits	27,717	
Total Domestic and Foreign Deposits		35,698
Other liabilities		539
Total Liabilities		36,237
EQUITY CAPITAL		
Common stock		2,316
Undivided profits		15
Total Equity Capital		2,331
Total Liabilities and Equity Capital		38,568

Branch office: National City.

Pioneer Bank

Established December 31, 1983

110 East Wilshire Avenue, Fullerton 92632 **Tel. (714) 773-0600**

Principal officers: William K. Hood, Chairman of the Board; Richard B. Boyle, President & Chief Executive Officer; Yvonne L. Cattell, Senior Vice President & Cashier; Robert E. McCarthy, Senior Vice President, Loan Administration.

Directors: Richard B. Boyle, Leslie M. Clark, Edward D. Goldstein, William K. Hood, C.N. Mathewson, Perry R. McCarty, Charles V. Mihaylo, M.D. Woods.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,398
U. S. Treasury securities		1,987
Obligations of States and political subdivisions		450
Corporate stock		121
Federal funds sold, etc.		1,000
Loans (excluding unearned income)	36,986	
LESS: Reserve for possible loan losses	333	
Loans (net)		36,653
Bank premises, furniture and fixtures		703
Other real estate owned		498
Other assets		758
Total Assets		47,568

LIABILITIES

Demand deposits (IPC)		12,855
Time and savings deposits (IPC)		25,620
Deposits of U.S. Government		279
Deposits of States and municipalities		1,894
Certified and officers checks		1,283
Total Domestic Deposits	41,931	
Demand deposits	14,630	
Time and savings deposits	27,301	
Total Domestic and Foreign Deposits		41,931
Other liabilities		829
Total Liabilities		42,760

EQUITY CAPITAL

Common stock		2,015
Surplus		2,002
Undivided profits		791
Total Equity Capital		4,808
Total Liabilities and Equity Capital		47,568

Placer Bank of Commerce

Incorporated June 4, 1982

1701 Santa Clara Drive, Roseville 95678 **(916) 786-7905**

Principal officers: Ralph D. Metzger, President & Chief Executive Officer; Carl J. Stockdale, Executive Vice President & Chief Financial Officer; Warren E. Wegge, Vice President, Branch Manager.

Directors: Richard D. Benstead, Harold G. Burton, William J.H. Finger, Thomas M. Holliday, Willis L. Larson, Mary Jo B. Lawrence, Ralph D. Metzger, Paul C. Mowery, Robert J. Rispoli, E.L. Smith, Jr., F. Walter Westrup.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		1,739
U. S. Treasury securities		1,251
Obligations of U.S. Gov't agencies, etc.		1,400
Corporate stock		97
Federal funds sold, etc.		600
Loans (excluding unearned income)	12,348	
LESS: Reserve for possible loan losses	114	
Loans (net)		12,234
Bank premises, furniture and fixtures		310
Other assets		398
Total Assets		18,029

LIABILITIES

Demand deposits (IPC)		2,883
Time and savings deposits (IPC)		10,131
Deposits of U.S. Government		43
Deposits of States and municipalities		1,345
Certified and officers checks		152
Total Domestic Deposits	14,554	
Demand deposits	3,078	
Time and savings deposits	11,476	
Total Domestic and Foreign Deposits		14,554
Other liabilities		260
Total Liabilities		14,814

EQUITY CAPITAL

Common stock		1,625
Surplus		1,625
Undivided profits		-35
Total Equity Capital		3,215
Total Liabilities and Equity Capital		18,029

Holding company: Placer Bancorporation.

Plaza Bank of Commerce

Incorporated November 21, 1978

55 Almaden Blvd., San Jose 95113 **Tel: (408) 294-8940**

Principal Officers: J. W. Conner, President & Chief Executive Officer; Patricia N. Lowell, Executive Vice President & Chief Operating Officer; G. Richard Deegan, Senior Vice President & Chief Financial Officer; Richard J. Casey, Robert P. Gionfriddo, Senior Vice Presidents; Frank Guarascio, Adele Kellman, Deborah McCarroll, Michael Ong, Larry A. Schaffer, Jack Sommons, Edward C. Schultz, Vice Presidents; Rebecca A. Levey, Vice President & Corporate Secretary.

Directors: Theodore J. Biagini, Maxwell H. Bloom, Jack C. Carsten, Jack W. Conner, J. Philip DiNapoli, Bruce C. Edwards, G. Drew Gibson, Patricia N. Lowell, Lowell W. Morse, Lewis N. Wolff.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		17,183
U. S. Treasury securities		1,501
Obligations of U.S. Gov't agencies, etc.		8,449
Obligations of States and political subdivisions		15,360
Federal funds sold, etc.		8,200
Loans (excluding unearned income)	96,394	
LESS: Reserve for possible loan losses	1,162	
Loans (net)		95,232
Direct lease financing		4,104
Bank premises, furniture and fixtures		2,784
Other real estate owned		525
Other assets		1,765
Total Assets		155,103
LIABILITIES		
Demand deposits (IPC)		52,211
Time and savings deposits (IPC)		82,418
Deposits of U.S. Government		81
Deposits of States and municipalities		6,872
Certified and officers checks		1,278
Total Domestic Deposits	142,860	
Demand deposits	54,159	
Time and savings deposits	88,701	
Total Domestic and Foreign Deposits		142,860
Federal funds purchased, etc.		586
Mortgage indebtedness		112
Other liabilities		1,396
Total Liabilities		144,954
EQUITY CAPITAL		
Common stock		4,390
Undivided profits		5,759
Total Equity Capital		10,149
Total Liabilities and Equity Capital		155,103

Parent company: Plaza Commerce Bancorp.
Subsidiary: Plaza Securities Corporation.
Branch office: Sunnyvale.

Plumas Bank

Established December 13, 1980

80 West Main Street, Quincy 95971 **Tel: (916) 283-3940**

Principal Officers: Jerry V. Kehr, Chairman of the Board; Stan A. Wilson, President & Chief Executive Officer; George W. Hardin, Vice President, Cashier & Corporate Secretary.

Directors: Everett E. Bey, Richard P. DeMars, Jerry V. Kehr, Ernest G. Leonhardt, R. Patrick McCullough, Oliver E. McGill, Robert Moon, Robert F. Schoensee, C. Michael Shaw, Jessie Wellenbrock, Stan Wilson.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		1,740
U. S. Treasury securities		200
Obligations of U.S. Gov't agencies, etc.		3,400
Obligations of States and political subdivisions		10
Federal funds sold, etc.		600
Loans (excluding unearned income)	8,278	
LESS: Reserve for possible loan losses	63	
Loans (net)		8,215
Bank premises, furniture and fixtures		807
Other assets		245
Total Assets		15,217

LIABILITIES

Demand deposits (IPC)		2,514
Time and savings deposits (IPC)		10,043
Deposits of U.S. Government		55
Deposits of States and municipalities		982
Certified and officers checks		127
Total Domestic Deposits	13,721	
Demand deposits	2,824	
Time and savings deposits	10,897	
Total Domestic and Foreign Deposits		13,721
Mortgage indebtedness		101
Other liabilities		138
Total Liabilities		13,960

EQUITY CAPITAL

Common stock		722
Surplus		508
Undivided profits		27
Total Equity Capital		1,257
Total Liabilities and Equity Capital		15,217

Branch offices (2): Greenville, Portola.

Point West Bank

Established February 27, 1980

1710 Arden Way, Sacramento 95815 **Tel: (916) 924-0200**

Principal Officers: Thayer T. Prentice, President & Chief Executive Officer; William T. Fike, Executive Vice President; Patrick S. Day, Jack Holley, L.J. (Rocky) Rockwood, Senior Vice Presidents; Marlene M. Underwood, Senior Vice President & Cashier; Lawrence D. McGovern, Chief Financial Officer & Controller; Katherine L. Maddox, Corporate Secretary; Laura C. Mason, Vice President & Director of Marketing; Jean A. Peterson, Jon (Duke) Van Wagenen, Vice Presidents & Loan Officers.

Directors: Ralph E. Andersen, Richard B. Buhler, James O. Burpo, H. James Griggs, Donald M. Murchison, Forrest A. Plant, Sr., Thayer T. Prentice, Daniel W. Terry, Fern M. Waddell.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		3,807
Obligations of U.S. Gov't agencies, etc.		14,339
Obligations of States and political subdivisions		3,832
Federal funds sold, etc.		1,500
Loans (excluding unearned income)	60,144	
LESS: Reserve for possible loan losses	450	
Loans (net)		59,694
Bank premises, furniture and fixtures		3,941
Other real estate owned		205
Other assets		1,362
Total Assets		88,680

LIABILITIES

Demand deposits (IPC)		14,875
Time and savings deposits (IPC)		59,876
Deposits of U.S. Government		204
Deposits of States and municipalities		2,000
Deposits of commercial banks		300
Certified and officers checks		731
Total Domestic Deposits	77,986	
Demand deposits	15,810	
Time and savings deposits	62,176	
Total Domestic and Foreign Deposits		77,986
Federal funds purchased, etc.		2,712
Mortgage indebtedness		52
Other liabilities		579
Total Liabilities		81,329

EQUITY CAPITAL

Common stock	5,500
Undivided profits	1,851
Total Equity Capital	7,351
Total Liabilities and Equity Capital	88,680

Parent company: Point West Bancorp.
Branch office: Sacramento.

Premier Bank

Incorporated June 23, 1981

9045 Corbin Avenue, Northridge 91324 **Tel: (213) 886-6707**

Principal Officers: Peter Steinmann, President; Robert N. Giacobbe, Senior Vice President & Chief Financial Officer; J.F. Fischette, Senior Vice President & Chief Lending Officer.

Directors: Everett Farnham, S. Aaron Feder, Richard Hartzler, Winfield Hughes, William L. Kelley, Donald Martyn, M.D., Miguel Montes, D.D.S., Robert Morrison, Joyce Pabst, Peter Steinmann, C.K. Tseng, Conway Ulyate.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		16,038
Obligations of U.S. Gov't agencies, etc.		1,907
Other bonds, notes, and debentures		10
Federal funds sold, etc.		1,500
Loans (excluding unearned income)	26,335	
LESS: Reserve for possible loan losses	212	
Loans (net)		26,123
Direct lease financing		220
Bank premises, furniture and fixtures		836
Other assets		1,564
Total Assets		48,198

LIABILITIES

Demand deposits (IPC)		8,684
Time and savings deposits (IPC)		33,651
Deposits of U.S. Government		131
Deposits of States and municipalities		100
Certified and officers checks		1,281
Total Domestic Deposits	43,847	
Demand deposits	10,096	
Time and savings deposits	33,751	
Total Domestic and Foreign Deposits		43,847
Other liabilities		663
Total Liabilities		44,510

EQUITY CAPITAL

Common stock	3,476
Undivided profits	212
Total Equity Capital	3,688
Total Liabilities and Equity Capital	48,198

Branch Offices (2): Thousand Oaks, Woodland Hills.

Rancho Bank

Incorporated November 27, 1978

530 W. Bonita Ave., San Dimas 91773 **Tel: (714) 599-0871**

Principal Officers: Gene DePiano, President & Chief Executive Officer; Jerry M. Burgh, Senior Vice President & Cashier.

Directors: Leroy A. Bell, Richard R. Crandall, Jr., D.V.M., Gene DePiano, John J. Gainey, Robert H. Gregg, M.D., Elizabeth J. Rimpau, Patrick H. Wastal.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,918
U. S. Treasury securities		92
Federal funds sold, etc.		1,000
Loans (excluding unearned income)	22,415	
LESS: Reserve for possible loan losses	224	
Loans (net)		22,191
Bank premises, furniture and fixtures		1,496
Other real estate owned		360
Other assets		337
Total Assets		28,394

LIABILITIES

Demand deposits (IPC)		6,487
Time and savings deposits (IPC)		17,203
Deposits of U.S. Government		125
Deposits of States and municipalities		500
Deposits of commercial banks		1,200
Certified and officers checks		508
Total Domestic Deposits	26,023	
Demand deposits	7,120	
Time and savings deposits	18,903	
Total Domestic and Foreign Deposits		26,023
Other liabilities		295
Total Liabilities		26,318

EQUITY CAPITAL

Common stock	1,294
Surplus	913
Undivided profits	-131
Total Equity Capital	2,076
Total Liabilities and Equity Capital	28,394

Branch offices (2): Upland, Walnut.

Redding Bank of Commerce

Established October 22, 1982

1177 Placer Street, Redding 96001 **Tel: (916) 241-2265**

Principal officers: Harry L. Grashoff, Jr., President; Russell L. Duclos, Vice President & Senior Loan Officer; John E. Lockey, Senior Vice President & Cashier.

Directors: Robert C. Anderson, Daniel C. Beyer, Jr., Rush M. Blodget, Jr., Welton L. Carrel, John C. Fitzpatrick, Harry L. Grashoff, Jr., Richard W. Green, Irene La Pointe, Charles E. Metro, Euguene L. Nichols, William L. Nystrom, Lee W. Salter, Dudley W. Thompson.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		3,101
U. S. Treasury securities		2,013
Federal funds sold, etc.		2,535
Loans (excluding unearned income)	21,083	
LESS: Reserve for possible loan losses	124	
Loans (net)		20,959
Bank premises, furniture and fixtures		1,372
Other assets		372
Total Assets		30,352

LIABILITIES

Demand deposits (IPC)		4,463
Time and savings deposits (IPC)		20,452
Deposits of U.S. Government		920
Certified and officers checks		247
Total Domestic Deposits	26,082	
Demand deposits	4,181	
Time and savings deposits	21,901	
Total Domestic and Foreign Deposits		26,082
Other liabilities		272
Total Liabilities		26,354

EQUITY CAPITAL

Common stock	2,340
Surplus	1,560
Undivided profits	98
Total Equity Capital	3,998
Total Liabilities and Equity Capital	30,352

Parent company: Redding Bancorp.

Redwood Bank

Established January 7, 1963

735 Montgomery St., San Francisco 94111 **Tel: (415) 788-3700**

Principal Officers: Ramon L. Siy, Chairman of the Board; Roger O. Goldman, President and Chief Executive Officer; Bruce W. Leppla, Senior Vice President, Secretary & General Counsel; Cole Minnick, Thomas M. Moulton, Senior Vice Presidents.

Directors: Philip T. Ang, Gordon Dohemann, Rolando Gapud, Roger O. Goldman, Robert Harmon, John B. Molinari, John C. Siemens, M.D., Ramon Siy, Manuel B. Zamora, Jr.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		15,865
U. S. Treasury securities		2,243
Obligations of U.S. Gov't agencies, etc.		24,204
Federal funds sold, etc.		1,000
Loans (excluding unearned income)	66,319	
LESS: Reserve for possible loan losses	1,511	
Loans (net)		64,808
Bank premises, furniture and fixtures		2,417
Other real estate owned		2,450
Other assets		2,812
Total Assets		115,799
LIABILITIES		
Demand deposits (IPC)		22,248
Time and savings deposits (IPC)		74,541
Deposits of U.S. Government		82
Deposits of States and municipalities		6,050
Deposits of commercial banks		22
Certified and officers checks		1,032
Total Domestic Deposits	103,975	
Demand deposits	24,025	
Time and savings deposits	79,950	
Total Domestic and Foreign Deposits		103,975
Other liabilities for borrowed money		1,438
Other liabilities		2,882
Total Liabilities		108,295
EQUITY CAPITAL		
Common stock		1,550
Surplus		5,954
Total Equity Capital		7,504
Total Liabilities and Equity Capital		115,799

Parent company: Redwood Bancorp.
Subsidiary: Burdell Corporation.
Branch offices (4): Napa, San Mateo, San Rafael, Vallejo.

Redwood Bank—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(b) Stocks	95
Time Deposits:	
(a) Own Bank	3
Demand Deposits:	
(a) Own Bank	9
Total Assets	107

LIABILITIES

Fiduciary Accounts:	
(c) Employee Benefit Trusts	98
Total Fiduciary Accounts	98
Agency,Safekeeping,Custodian, and Escrow Accounts	9
Total Liabilities	107
Market value-Securities deposited with State Treasurer: Court	122
Market value-Securities deposited with State Treasurer: Private	122

Republic Bank

Incorporated August 20, 1973

1875 W. Redondo Beach Blvd., Gardena 90247 **Tel: (213) 532-1875**

Principal Officers: Terence J. Matthews, Chairman of the Board; Anthony R. Marchese, President & Chief Executive Officer; Karoline R. Sadler, Senior Vice President, Operations Administration; C. Ellis Porter, Senior Vice President, Credit Administration; Richard Hassenplug, Secretary; Robert L. Fish, William B. Oberholzer, Paul E. Prichard, Regional Vice Presidents.

Directors: Paul T. Bannai, Sebastian R. Giuliano, Ryo Komae, Anthony R. Marchese, Terrence J. Matthews, Edmond J. Russ, Henry Zdonek.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		8,963
U. S. Treasury securities		1,003
Obligations of U.S. Gov't agencies, etc.		7,019
Obligations of States and political subdivisions		1,379
Federal funds sold, etc.		1,500
Loans (excluding unearned income)	53,262	
LESS: Reserve for possible loan losses	1,455	
Loans (net)		51,807
Direct lease financing		8,253
Bank premises, furniture and fixtures		4,779
Other real estate owned		2,265
Other assets		2,133
Total Assets		89,101

LIABILITIES

Demand deposits (IPC)		32,785
Time and savings deposits (IPC)		42,893
Deposits of U.S. Government		2
Deposits of States and municipalities		2,400
Certified and officers checks		723
Total Domestic Deposits	78,803	
Demand deposits	33,510	
Time and savings deposits	45,293	
Total Domestic and Foreign Deposits		78,803
Other liabilities for borrowed money		677
Mortgage indebtedness		2,196
Other liabilities		1,353
Total Liabilities		83,029

EQUITY CAPITAL

Common stock	1,723
Surplus	5,027
Undivided profits	-678
Total Equity Capital	6,072
Total Liabilities and Equity Capital	89,101

Parent company: American Republic Bancorp.
Branch offices (2): Fullerton, Torrance.

River City Bank

Incorporated July 11, 1973

825 K Street Mall, Sacramento 95814 **Tel: (916) 441-4653**

Principal Officers: Jon S. Kelly, Chairman of the Board; Peter J. Raffetto, President; James F. Birmingham, Executive Vice President; Gary R. Strachn, Vice President and Controller; Rodney Lane, Milton A. Richardson, Rodney J. Sievers, Senior Vice Presidents; Paula Carrigan, Secretary.

Directors: James F. Birmingham, Wing K. Fat, F. Joseph Gwerder, Donald K. Hansen, Leslie Harder, Jon S. Kelly, Nina N. Kelly, Robert E. Kelly, Harold T. Nielsen, Kenneth B. Noack, Peter J. Raffetto.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		13,866
U. S. Treasury securities		17,078
Obligations of U.S. Gov't agencies, etc.		3,000
Obligations of States and political subdivisions		1,837
Federal funds sold, etc.		3,800
Loans (excluding unearned income)	111,085	
LESS: Reserve for possible loan losses	1,507	
Loans (net)		109,578
Bank premises, furniture and fixtures		2,140
Other real estate owned		61
Other assets		3,826
Total Assets		155,186

LIABILITIES

Demand deposits (IPC)		32,086
Time and savings deposits (IPC)		95,926
Deposits of U.S. Government		127
Deposits of States and municipalities		11,963
Certified and officers checks		1,477
Total Domestic Deposits	141,579	
Demand deposits	33,694	
Time and savings deposits	107,885	
Total Domestic and Foreign Deposits		141,579
Federal funds purchased, etc.		1,000
Other liabilities		4,326
Total Liabilities		146,905

EQUITY CAPITAL

Common stock	4,800
Undivided profits	3,481
Total Equity Capital	8,281
Total Liabilities and Equity Capital	155,186

Parent Company: RCB Holding Corporation.
Subsidiary: RCB Property Corporation.
Branch offices (4): Citrus Heights, Placerville, Sacramento, Woodland.
ATM facility: Sacramento.

Sacramento Commercial Bank

Incorporated December 20, 1983

525 'J' Street, Sacramento 95814 **Tel. (916) 443-4700**

Principal Officers: Stanley C. Mailhiot, President & Chief Executive Officer; Daryl B. Foreman, Executive Vice President & Chief Operating Officer; James A. Sundquist, Senior Vice President & Chief Financial Officer; Robert H. Muttera, Senior Vice President & Senior Credit Officer.

Directors: Kenneth M. Adamson, Raymond T. Butler, William T. Chatham, William C. Cummings, Gerald E. Drum, Daryl B. Foreman, Clark Randolph Graham, James E. Johnston, S.C. Mailhiot, K. Mark Nelson, Hardie C. Setzer, Robert J. Wessels, Robert E. Young.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		3,045
Federal funds sold, etc.		2,000
Loans (excluding unearned income)	15,544	
LESS: Reserve for possible loan losses	45	
Loans (net)		15,499
Bank premises, furniture and fixtures		1,278
Other assets		331
Total Assets		22,153

LIABILITIES

Demand deposits (IPC)		6,299
Time and savings deposits (IPC)		11,119
Deposits of U.S. Government		34
Certified and officers checks		317
Total Domestic Deposits	17,769	
Demand deposits	6,650	
Time and savings deposits	11,119	
Total Domestic and Foreign Deposits		17,769
Other liabilities		151
Total Liabilities		17,920

EQUITY CAPITAL

Common stock	2,495
Surplus	2,506
Undivided profits	-768
Total Equity Capital	4,233
Total Liabilities and Equity Capital	22,153

SafraBank (California)

Established May 4, 1984

16311 Ventura Boulevard, Encino 91436 **Tel. (818) 981-8380**

Principal officers: Vito S. Portera, Chairman of the Board; John J. Feldman, President & Chief Executive Officer; Ernest Ginsberg, Corporate Secretary; Ann Hastings, Vice President & Cashier; Dee Trost, Donald F. Turner, Vice Presidents.

Directors: John J. Feldman, Ernest Ginsberg, Jeffrey C. Keil, Thomas McCarter, Vito S. Portera.

STATEMENT OF CONDITION as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		5,840
Securities of other US Governmental agencies		2,901
Federal funds sold etc.		3,305
Loans (excluding unearned income)	7,780	
LESS: Reserve for possible loan losses		
Loans (net)		7,780
Bank premises, furniture and fixtures		3,285
Other assets		800
Total Assets		23,911
LIABILITIES		
Demand deposits (IPC)		1,911
Time and savings deposits (IPC)		14,903
Deposits of United States Government		54
Deposits of States and municipalities		3
Certified and officers checks		1,284
Total Domestic Deposits	18,155	
Demand Deposits	3,252	
Time and savings deposits	14,903	
Total Domestic and Foreign Deposits		18,155
Other liabilities		407
Total Liabilities		18,562
EQUITY CAPITAL		
Common Stock		6,300
Undivided Profits		-951
Total Equity Capital		5,319
Total Liabilities and Equity Capital		23,911

San Benito Bank

Established April 4, 1984

1511 Cushman Street, Hollister 95023 **Tel. (408) 637-2265**

Principal officers: Edward T. Stephenson, President; Thomas F. Barry, Walter D. Bonhag, Senior Vice Presidents.

Directors: Thomas F. Barry, Ronald L. Darby, M.D., Albert F. Guerra, Gerald T. McCullough, Stanley L. Maynes, Loren F. Paullus, David M. Porteur, Frank J. Sabbatini, Ray A. Sabbatini, Enos N. Silva, Edward T. Stephenson, Robert W. Yant.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		3,802
Obligations of U.S. Gov't agencies, etc.		2,003
Corporate stock		77
Federal funds sold, etc.		480
Loans (excluding unearned income)	5,477	
LESS: Reserve for possible loan losses	30	
Loans (net)		5,447
Bank premises, furniture and fixtures		435
Other assets		205
Total Assets		12,449

LIABILITIES

Demand deposits (IPC)		1,552
Time and savings deposits (IPC)		7,832
Deposits of States and municipalities		341
Certified and officers checks		45
Total Domestic Deposits	9,770	
Demand deposits	1,597	
Time and savings deposits	8,173	
Total Domestic and Foreign Deposits		9,770
Other liabilities		84
Total Liabilities		9,854

EQUITY CAPITAL

Common stock	2,734
Undivided profits	-139
Total Equity Capital	2,595
Total Liabilities and Equity Capital	12,449

San Diego Trust & Savings Bank

Established in 1889

540 Broadway, San Diego 92101 **Tel: (619) 238-4511**

Principal Officers: Thomas W. Sefton, President & Chief Executive Officer; Daniel D. Herde, Senior Executive Vice President & Chief Operating Officer; Melvin L. Etter, Brian H. Gowland, Executive Vice Presidents.

Directors: Clair W. Burgener, Nelson S. Chase, J. Dallas Clark, S. Robert Frazee, Jr., Gordon T. Frost, Edgar A. Luce, Jr., Warner Lusardi, Mrs. J.L. Oatman, Arthur Rivkin, John P. Scripps, Thomas W. Sefton, William Thompson Stephens, Sr., Albert E. Trepte.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		74,429
Obligations of U.S. Gov't agencies, etc.		211,831
Obligations of States and political subdivisions		93,261
Other bonds, notes, and debentures		13
Federal funds sold, etc.		8,000
Loans (excluding unearned income)	516,111	
LESS: Reserve for possible loan losses	6,027	
Loans (net)		510,084
Direct lease financing		9,916
Bank premises, furniture and fixtures		27,036
Other real estate owned		2,459
Other assets		20,721
Total Assets		957,750

LIABILITIES

Demand deposits (IPC)		202,286
Time and savings deposits (IPC)		662,045
Deposits of U.S. Government		907
Deposits of States and municipalities		2,402
Deposits of commercial banks		2,871
Certified and officers checks		4,252
Total Domestic Deposits	874,763	
Demand deposits	211,487	
Time and savings deposits	663,276	
Total Domestic and Foreign Deposits		874,763
Federal funds purchased, etc.		14,215
Other liabilities for borrowed money		992
Mortgage indebtedness		495
Other liabilities		10,369
Total Liabilities		900,834
Subordinated notes and debentures		7,566

EQUITY CAPITAL

Common stock	5,000
Surplus	11,500
Undivided profits	32,850
Total Equity Capital	49,350
Total Liabilities and Equity Capital	957,750

Parent company: San Diego Financial Corporation.

Branch offices (42): Bonita, Carlsbad, Castle Park, Chula Vista (2), Coronado, Del Mar, El Cajon (2), Encinitas, Escondido (2), Lakeside, La Jolla, La Mesa, Lemon Grove, Oceanside, Poway, Ramona, Rancho Bernardo, Rancho Penasquitos, San Diego (16), San Marcos, Santee, Spring Valley, Tecate, Valley Center.

Intermittant Branch Offices(3): Campo, Jamul, Pine Valley.

ATM facilities (27): Chula Vista, El Cajon, Escondido, La Jolla (2), La Mesa, National City, Oceanside, San Diego (16), Spring Valley (2).

Extensions of banking offices(7): El Cajon, Escondido, La Mesa, Lemon Grove, San Diego (3).

San Diego Trust & Savings Bank—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	223,201
(b) Stocks	234,946
(c) Real Estate Loans	47,044
(d) Other Loans	33,538
(e) Real Estate	102,033
(f) Savings and Loan, Other Thrift Deposits	68,832
(g) Miscellaneous	176,054
Time Deposits:	
(a) Own Bank	2,793
(b) Other Banks	35,488
Demand Deposits:	
(a) Own Bank	4,425
Corporate Investments	104
Agency,Safekeeping,Custodian, and Escrow Investments	101,991
Advances or Overdrafts	617
Total Assets	1,031,066

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	88,962
(b) Personal Living Trusts	311,176
(c) Employee Benefit Trusts	520,136
(d) Collective Investment Funds	98,948
(e) Less units of Collective Investment Funds	-90,868
Total Fiduciary Accounts	928,354
Corporate Accounts	104
Agency,Safekeeping,Custodian, and Escrow Accounts	101,991
Due to Commercial Department, Advances or Overdrafts	617
Total Liabilities	1,031,066
Market value-Securities deposited with State Treasurer: Court	718
Market value-Securities deposited with State Treasurer: Private	146

San Gabriel Valley Bank

Incorporated July 21, 1972

3920 North Peck Road, El Monte 91732 **Tel: (213) 579-5450**

Principal Officers: Edward E. Abtin, Chairman of the Board & President; Janice Etnyre, Cashier.

Directors: Alena Abtin, Edward E. Abtin, Otto Brezina, Al Kerbassi, Masao Nagata.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		4,787
U. S. Treasury securities		50
Federal funds sold, etc.		4,325
Loans (excluding unearned income)	31,374	
LESS: Reserve for possible loan losses	99	
Loans (net)		31,275
Direct lease financing		221
Bank premises, furniture and fixtures		4,007
Other real estate owned		724
Other assets		658
Total Assets		46,047

LIABILITIES

Demand deposits (IPC)		15,506
Time and savings deposits (IPC)		25,105
Deposits of U.S. Government		10
Deposits of States and municipalities		400
Certified and officers checks		1,184
Total Domestic Deposits	42,205	
Demand deposits	16,700	
Time and savings deposits	25,505	
Total Domestic and Foreign Deposits		42,205
Other liabilities for borrowed money		352
Mortgage indebtedness		37
Other liabilities		296
Total Liabilities		42,890

EQUITY CAPITAL

Common stock		687
Surplus		1,691
Undivided profits		779
Total Equity Capital		3,157
Total Liabilities and Equity Capital		46,047

Parent company: SGV Financial Corporation.
Branch offices (5): Azusa, Diamond Bar, La Verne, South El Monte, West Covina.

San Joaquin Bank

Incorporated February 29, 1980

1301 17th Street, Bakersfield, 93301 **Tel: (805) 395-1610**

Principal Officers: Stan Perisich, President & Chief Executive Officer; John C. Hansen, Senior Vice President; Richard Northey, Senior Vice President.

Directors: E. G. Berchtold, John Brock, Sr., Arnold T. Cattani, Jr., Curtis Darling, Cleo M. Foran, Edward C. Green, Bruce Maclin, R. B. Montgomery, Rodney Nahma, Stan Perisich, Ross E. Wright.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		8,016
U. S. Treasury securities		474
Obligations of U.S. Gov't agencies, etc.		500
Obligations of States and political subdivisions		300
Loans (excluding unearned income)	30,675	
LESS: Reserve for possible loan losses	227	
Loans (net)		30,448
Bank premises, furniture and fixtures		1,286
Other assets		700
Total Assets		41,724

LIABILITIES

Demand deposits (IPC)		14,854
Time and savings deposits (IPC)		23,013
Deposits of States and municipalities		4
Certified and officers checks		382
Total Domestic Deposits	38,253	
Demand deposits	15,240	
Time and savings deposits	23,013	
Total Domestic and Foreign Deposits		38,253
Other liabilities		335
Total Liabilities		38,588

EQUITY CAPITAL

Common stock		2,486
Undivided profits		650
Total Equity Capital		3,136
Total Liabilities and Equity Capital		41,724

Branch office: Bakersfield.

Santa Barbara Bank & Trust

Established March 18, 1960

20 East Carrillo St., Santa Barbara 93101 **Tel: (805) 966-9111**

Principal Officers: Reuben J. Irvin, Chairman of the Board; Donald M. Anderson, President; David W. Spainhour, Executive Vice President; Lawrence L. Wathey, Senior Vice President & Senior Trust Officer; Joseph L. Lemons, Lawrence L. Wathey, Senior Vice Presidents; Kent M. Vining, Vice President & Chief Financial Officer; Jay Donald Smith, Secretary.

Directors: Donald M. Anderson, Edward E. Birch, B.P. Blasingame, Herschel L. Brewer, George Hill Clyde, Richard Davis, Anthony Guntermann, Dale E. Hanst, Rueben J. Irvin, Howard L. Sargent, David W. Spainhour, Daniel B. Turner, Garrett Van Horne, Lawrence L. Wathey.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		14,620
U. S. Treasury securities		78,937
Obligations of U.S. Gov't agencies, etc.		15,014
Obligations of States and political subdivisions		43,239
Corporate stock		12
Federal funds sold, etc.		42,673
Loans (excluding unearned income)	158,531	
LESS: Reserve for possible loan losses	1,289	
Loans (net)		157,242
Bank premises, furniture and fixtures		4,452
Other real estate owned		952
Other assets		5,626
Total Assets		362,767

LIABILITIES

Demand deposits (IPC)		52,564
Time and savings deposits (IPC)		238,729
Deposits of U.S. Government		248
Deposits of States and municipalities		17,869
Deposits of commercial banks		10
Certified and officers checks		3,365
Total Domestic Deposits	312,785	
Demand deposits	57,228	
Time and savings deposits	255,557	
Total Domestic and Foreign Deposits		312,785
Federal funds purchased, etc.		20,133
Other liabilities for borrowed money		1,032
Other liabilities		6,546
Total Liabilities		340,496

EQUITY CAPITAL

Common stock	2,798
Surplus	11,983
Undivided profits	7,490
Total Equity Capital	22,271
Total Liabilities and Equity Capital	362,767

Parent company: Santa Barbara Bancorp.
Branch offices (7): Carpinteria, Goleta, Montecito (2), Santa Barbara (3).
Extensions of banking offices (2): Santa Barbara (2).

Santa Barbara Bank & Trust—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	40,878
(b) Stocks	61,710
(c) Real Estate Loans	8,733
(d) Other Loans	6,733
(e) Real Estate	15,256
(f) Savings and Loan, Other Thrift Deposits	1,662
(g) Miscellaneous	22,138
Time Deposits:	
(a) Own Bank	3,189
(b) Other Banks	1,176
Demand Deposits:	
(a) Own Bank	22,029
Corporate Investments	9,848
Agency,Safekeeping,Custodian, and Escrow Investments	80,845
Advances or Overdrafts	198
Total Assets	274,395

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	39,576
(b) Personal Living Trusts	90,345
(c) Employee Benefit Trusts	47,292
(d) Collective Investment Funds	20,234
(e) Less units of Collective Investment Funds	-19,967
Total Fiduciary Accounts	177,480
Corporate Accounts	10,658
Agency,Safekeeping,Custodian, and Escrow Accounts	86,059
Due to Commercial Department, Advances or Overdrafts	198
Total Liabilities	274,395
Market value-Securities deposited with State Treasurer: Court	779
Market value-Securities deposited with State Treasurer: Private	151

Santa Monica Bank

Incorporated February 3, 1928

1251 4th St., Santa Monica 90401 **Tel: (213) 394-9611**

Principal Officers: Aubrey E. Austin, Jr., Chairman of the Board; Joe L. Walling, President; Richard E. Lawrence, Executive Vice President; Aubrey L. Austin, Audrey A. Carver, Madlyn T. Doran, Richard D. Ratkovic, Michael L. Walling, Senior Vice Presidents; James L. Grubbs, Legal Counsel.

Directors: Aubrey E. Austin, Jr., Frank M. Blenkhorn, Bruce C. Blickensderfer, Audrey A. Carver, John E. Gilmore, L. Wayne Harding, Charles F. Hathaway, Stephen P. Jeffries, Ralph W. Kiewit, Charles K. Sievers, Joe L. Walling.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		29,543
U. S. Treasury securities		43,856
Obligations of U.S. Gov't agencies, etc.		10,500
Obligations of States and political subdivisions		56,079
Other bonds, notes, and debentures		46
Federal funds sold, etc.		7,000
Loans (excluding unearned income)	264,699	
LESS: Reserve for possible loan losses	2,123	
Loans (net)		262,576
Bank premises, furniture and fixtures		7,912
Other real estate owned		3,509
Other assets		6,532
Total Assets		427,553

LIABILITIES

Demand deposits (IPC)		93,344
Time and savings deposits (IPC)		280,011
Deposits of U.S. Government		903
Deposits of States and municipalities		12,167
Certified and officers checks		5,711
Total Domestic Deposits	392,136	
Demand deposits	100,462	
Time and savings deposits	291,674	
Total Domestic and Foreign Deposits		392,136
Other liabilities		5,671
Total Liabilities		397,807

EQUITY CAPITAL

Common stock	5,847
Surplus	6,203
Undivided profits	17,696
Total Equity Capital	29,746
Total Liabilities and Equity Capital	427,553

Subsidiary: Santa Monica Bay Investment Corporation.
Branch offices (7): Los Angeles, Malibu, Marina del Rey, Pacific Palisades, Santa Monica (3).
Extension of banking office (4): Santa Monica (4).

Santa Monica Bank—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	20,388
(b) Stocks	23,830
(c) Real Estate Loans	5,316
(d) Other Loans	2,254
(e) Real Estate	12,856
(f) Savings and Loan, Other Thrift Deposits	4,025
(g) Miscellaneous	949
Time Deposits:	
(a) Own Bank	53,474
(b) Other Banks	334
Demand Deposits:	
(a) Own Bank	297
Agency,Safekeeping,Custodian, and Escrow Investments	83,222
Advances or Overdrafts	50
Total Assets	206,995

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	19,907
(b) Personal Living Trusts	22,898
(c) Employee Benefit Trusts	51,531
(d) Collective Investment Funds	3,302
(e) Less units of Collective Investment Funds	-3,148
Total Fiduciary Accounts	94,490
Agency,Safekeeping,Custodian, and Escrow Accounts	112,455
Due to Commercial Department, Advances or Overdrafts	50
Total Liabilities	206,995
Market value-Securities deposited with State Treasurer: Court	681
Market value-Securities deposited with State Treasurer: Private	192

Savings Bank of Mendocino County

Incorporated November 28, 1903

200 No. School St., Ukiah 95482 Tel: (707) 462-6613

Principal Officers: Charles Shimmin, Chairman of the Board; Charles B. Mannon, President; Floyd A. Ross, Executive Vice President & Secretary; Roger K. Howard, Senior Vice President; Wayne E. Pittman, Vice President & Cashier; Ernest Harpe, Vie President & Controller, Martin J. Lombardi, Vice President; Stella Moschetti, Assistant Vice President.

Directors: E. T. Baxman, Walter Eversole, Charles B. Mannon, Mary M. March, Henry E. Mercer, L.M. Ruddick, Joseph B. Scott, Charles Shimmin.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		6,633
U. S. Treasury securities		5,188
Obligations of U.S. Gov't agencies, etc.		37,634
Obligations of States and political subdivisions		19,025
Corporate stock		233
Federal funds sold, etc.		1,900
Loans (excluding unearned income)	82,895	
LESS: Reserve for possible loan losses	777	
Loans (net)		82,118
Bank premises, furniture and fixtures		2,120
Other real estate owned		664
Other assets		3,669
Total Assets		159,184

LIABILITIES

Demand deposits (IPC)		18,744
Time and savings deposits (IPC)		114,594
Deposits of U.S. Government		99
Deposits of States and municipalities		10,499
Deposits of commercial banks		85
Certified and officers checks		858
Total Domestic Deposits	144,879	
Demand deposits	20,123	
Time and savings deposits	124,756	
Total Domestic and Foreign Deposits		144,879
Mortgage indebtedness		41
Other liabilities		2,227
Total Liabilities		147,147

EQUITY CAPITAL

Common stock	2,500
Surplus	3,500
Undivided profits	4,578
Reserve for contingencies, etc.	1,459
Total Equity Capital	12,037
Total Liabilities and Equity Capital	159,184

Subsidiary: Savings Bank Building Corporation.
Branch offices (7): Fort Bragg, Hopland, Mendocino, Redwood Valley, Ukiah (3).

Scott Valley Bank

Incorporated February 4, 1902

515 So. Broadway, Yreka 96097 **Tel: (916) 842-6141**

Principal Officers: O.B. Parks, President; Rollie M. Hutton, Executive Vice President; Larry Mulloy, Vice President & Senior Credit Officer; Linda J. Miles, Vice President, Operations; Michael P. Newton, Secretary-Treasurer.

Directors: Edgar Foss, Stanley Friden, Paul W. Learner, O.J. LeBaron, O.B. Parks, Albert H. Newton, Jr., Michael D. Schneider, Michael P. Newton, Ernest P. Smith, James Wilson.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		6,975
U. S. Treasury securities		1,234
Obligations of U.S. Gov't agencies, etc.		2,499
Obligations of States and political subdivisions		8,419
Other bonds, notes, and debentures		86
Corporate stock		86
Federal funds sold, etc.		2,000
Loans (excluding unearned income)	28,422	
LESS: Reserve for possible loan losses	318	
Loans (net)		28,104
Bank premises, furniture and fixtures		746
Other real estate owned		577
Other assets		995
Total Assets		51,721

LIABILITIES

Demand deposits (IPC)		8,069
Time and savings deposits (IPC)		36,279
Deposits of States and municipalities		1,248
Deposits of commercial banks		5
Certified and officers checks		396
Total Domestic Deposits	45,997	
Demand deposits	8,731	
Time and savings deposits	37,266	
Total Domestic and Foreign Deposits		45,997
Other liabilities		844
Total Liabilities		46,841

EQUITY CAPITAL

Common stock	400
Surplus	1,000
Undivided profits	3,430
Reserve for contingencies, etc.	50
Total Equity Capital	4,880
Total Liabilities and Equity Capital	51,721

Holding company: Learner Financial Corporation.
Branch offices (3): Etna, Fort Jones, Happy Camp.

Scripps Bank

Established January 16, 1984

7817 Ivanhoe Avenue, La Jolla 92037 **Tel. (619) 454-9662**

Principal Officers: F. Seth Brown, Vice Chairman; Ronald J. Carlson, Chief Executive Officer; Roger L. Mann, Executive Vice President; David Sasady, Senior Vice President; Robert Grendell, Vice President, Chief Financial Officer & Cashier; Thomas D. Ostrand, Vice President.

Directors: Robert Beyster, F. Seth Brown, Christopher Calkins, Ronald J. Carlson, Lincoln Foster, H. Vinson Grice, Adolph Hochstim, Christopher McKellar, James McKellar, W.F. Miller, Jr., William Nelson, Robert Warwick, Byron Webb.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		1,063
U. S. Treasury securities		499
Obligations of U.S. Gov't agencies, etc.		3,493
Federal funds sold, etc.		2,500
Loans (excluding unearned income)	20,243	
LESS: Reserve for possible loan losses	82	
Loans (net)		20,161
Bank premises, furniture and fixtures		603
Other assets		547
Total Assets		28,866

LIABILITIES

Demand deposits (IPC)		2,487
Time and savings deposits (IPC)		17,887
Certified and officers checks		624
Total Domestic Deposits	20,998	
Demand deposits	3,111	
Time and savings deposits	17,887	
Total Domestic and Foreign Deposits		20,998
Other liabilities		3,903
Total Liabilities		24,901

EQUITY CAPITAL

Common stock		4,581
Undivided profits		-616
Total Equity Capital		3,965
Total Liabilities and Equity Capital		28,866

Subsidiary: Scripps Mortgage Company.

Security Pacific State Bank

Established May 18, 1984

14222 Culver Drive, Irvine 92714 **Tel. (714) 552-6100**

Principal officers: Gary W. Updegraft, Chairman of the Board; James B. Griffith, President & Chief Executive Officer; Duane D. Rickard, Executive Vice President & Chief Credit Officer; Alan R. Holbrook, Treasurer; Maurice K. DeWolff, Secretary; Laurel C. Larson, Vice President & Cashier; James L. Chappel, Vira Jo Denney, Vice Presidents.

DirectorsNicholas B. Binkley, Maurice K.DeWolff, James B. Griffith, John W. Hancock, Roy D. Hartmann, Peter E. Lowe, Paul J. O'Brien, Gary W. Updegraft, Kraig A. Westra.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		1,820
U. S. Treasury securities		6,189
Obligations of U.S. Gov't agencies, etc.		1,023
Federal funds sold, etc.		1,200
Loans (excluding unearned income)	33,208	
LESS: Reserve for possible loan losses	329	
Loans (net)		32,879
Bank premises, furniture and fixtures		1,276
Other assets		2,047
Total Assets		46,434

LIABILITIES

Demand deposits (IPC)		5,083
Time and savings deposits (IPC)		9,577
Certified and officers checks		474
Total Domestic Deposits	15,134	
Demand deposits	5,557	
Time and savings deposits	9,577	
Total Domestic and Foreign Deposits		15,134
Other liabilities for borrowed money		26,053
Other liabilities		296
Total Liabilities		41,483

EQUITY CAPITAL

Common stock	5,300
Undivided profits	-349
Total Equity Capital	4,951
Total Liabilities and Equity Capital	46,434

Parent company: Security Pacific Corporation.
Branch office: Laguna Hills.

Security Trust Company

Incorporated November 13, 1980

510 West Sixth Street, Los Angeles 90014 **Tel: (213) 485-0204**

Principal Officers: William P. Lyons, Jr., President , Acting Chairman of the Board, and Chief Executive Officer; Dennis Bonet, Thomas Shevlin, Vice Presidents; William J. Winkelmann, Vice President, Finance, Controller & Treasurer; Lawrence D. Fruchtman, Secretary.

Directors: G. Robert Ackerman, Dennis Bonet, William P. Lyons, Jr., Joseph A. Monge, Rodney R. Peck, William J. Winkelmann.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		260
U. S. Treasury securities		202
Federal funds sold, etc.		2,491
Loans (excluding unearned income)	258	
LESS: Reserve for possible loan losses		
Loans (net)		258
Bank premises, furniture and fixtures		64
Other assets		224
Total Assets		3,499
LIABILITIES		
Demand deposits (IPC)		653
Deposits of commercial banks		89
Certified and officers checks		1,090
Total Domestic Deposits	1,832	
Demand deposits	1,832	
Total Domestic and Foreign Deposits		1,832
Other liabilities		230
Total Liabilities		2,062
EQUITY CAPITAL		
Common stock		1,000
Surplus		29
Undivided profits		408
Total Equity Capital		1,437
Total Liabilities and Equity Capital		3,499

Parent Company: Bradford National Corporation.
Branch office: San Francisco.

Sequoia Community Bank

Incorporated February 27, 1980

1601 - 7th Street, Sanger 93657 **Tel: (209) 875-6591**

Principal Officers: C. R. Wheeler, Jr., President; J. B. Buchold, Executive Vice President and Cashier.

Directors: Marjorie E. Case, Paul S. Cheney, Thomas Gong, Robert Henke, Leland D. Herman, Robert K. Kanagawa, Harold S. Manselian, E. W. Sanders, Ronald G. Sterling, M. H. Wallace, C. R. Wheeler, Jr.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		3,370
U. S. Treasury securities		249
Obligations of U.S. Gov't agencies, etc.		2,935
Loans (excluding unearned income)	22,136	
LESS: Reserve for possible loan losses	180	
Loans (net)		21,956
Bank premises, furniture and fixtures		498
Other real estate owned		463
Other assets		773
Total Assets		30,244

LIABILITIES

Demand deposits (IPC)		3,149
Time and savings deposits (IPC)		20,959
Deposits of U.S. Government		17
Deposits of States and municipalities		776
Certified and officers checks		1,501
Total Domestic Deposits	26,402	
Demand deposits	4,693	
Time and savings deposits	21,709	
Total Domestic and Foreign Deposits		26,402
Mortgage indebtedness		229
Other liabilities		520
Total Liabilities		27,151

EQUITY CAPITAL

Common stock	3,449
Undivided profits	-356
Total Equity Capital	3,093
Total Liabilities and Equity Capital	30,244

Branch office: Fresno.

Sierra Security Bank

Opened August 23, 1979

100 Grand Avenue, Susanville 96130 **Tel: (916) 257-5013**

Principal Officers: Gerald R. Forbis, President; Frank S. Onions, Vice President & Cashier.

Directors: Dushan Angius, Jr., Alvin G. Blickenstaff, Sheldon Coffelt, Bettifae Corder, Donald Dustman, Bernard Finizio, Gerald W. Fletcher, Gary F. Woolverton.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,220
U. S. Treasury securities		1,499
Federal funds sold, etc.		1,350
Loans (excluding unearned income)	8,687	
LESS: Reserve for possible loan losses	70	
Loans (net)		8,617
Bank premises, furniture and fixtures		630
Other real estate owned		261
Other assets		404
Total Assets		14,981

LIABILITIES

Demand deposits (IPC)		1,431
Time and savings deposits (IPC)		10,850
Deposits of U.S. Government		11
Deposits of States and municipalities		1,086
Certified and officers checks		196
Total Domestic Deposits	13,574	
Demand deposits	1,640	
Time and savings deposits	11,934	
Total Domestic and Foreign Deposits		13,574
Other liabilities for borrowed money		60
Mortgage indebtedness		89
Other liabilities		172
Total Liabilities		13,895

EQUITY CAPITAL

Common stock	1,060
Surplus	153
Undivided profits	-127
Total Equity Capital	1,086
Total Liabilities and Equity Capital	14,981

Branch offices (2): Chester, Herlong.

Silicon Valley Bank

Established October 17, 1983

2262 North First Street, San Jose 95131 **Tel. (408) 943-9000**

Principal Officers: Roger V. Smith, President & Chief Executive Officer; Dean Chaix, Senior Vice President & Senior Credit Officer; Gary M. Leger, Senior Vice President, Real Estate; Carmela Johnson, Vice President & Cashier.

Directors: Gary K. Barr, Barbara Fairhurst, Clarence J. Ferrari, Jr., Henry M. Gay, Robert W. Medearis, Benjamin E. Millerbis, Donald V. Roller, Barry A. Turkus.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		7,124
U. S. Treasury securities		970
Other bonds, notes, and debentures		143
Federal funds sold, etc.		11,500
Loans (excluding unearned income)	30,116	
LESS: Reserve for possible loan losses	375	
Loans (net)		29,741
Bank premises, furniture and fixtures		262
Other assets		512
Total Assets		50,252

LIABILITIES

Demand deposits (IPC)		11,273
Time and savings deposits (IPC)		33,448
Deposits of U.S. Government		6
Certified and officers checks		591
Total Domestic Deposits	45,318	
Demand deposits	11,870	
Time and savings deposits	33,448	
Total Domestic and Foreign Deposits		45,318
Other liabilities		368
Total Liabilities		45,686

EQUITY CAPITAL

Common stock		3,800
Surplus		950
Undivided profits		-184
Total Equity Capital		4,566
Total Liabilities and Equity Capital		50,252

Parent company: Silicon Valley Bancshares.

Simi Valley Bank

Incorporated November 1, 1979

1475 East Los Angeles Avenue, Simi Valley 93065 Tel: (805) 581-2800

Principal Officers: Riley J. Spencer, Jr., Chairman of the Board; William R. Kilcrease, President & Chief Executive Officer; Richard F. Riggs, Senior Vice President & Chief Financial Officer.

Directors: A.J. Filipeli, William R. Kilcrease, Robert E. Pegg, Richard F. Rhoads, James N. Smith, Riley J. Spencer, Jr., Michael Schweitzer, Bruce Strathearn.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		4,554
Obligations of U.S. Gov't agencies, etc.		2,872
Corporate stock		95
Federal funds sold, etc.		450
Loans (excluding unearned income)	21,981	
LESS: Reserve for possible loan losses	148	
Loans (net)		21,833
Bank premises, furniture and fixtures		982
Other assets		477
Total Assets		31,263

LIABILITIES

Demand deposits (IPC)		8,180
Time and savings deposits (IPC)		16,489
Deposits of States and municipalities		2,844
Certified and officers checks		216
Total Domestic Deposits	27,729	
Demand deposits	8,540	
Time and savings deposits	19,189	
Total Domestic and Foreign Deposits		27,729
Other liabilities		319
Total Liabilities		28,048

EQUITY CAPITAL

Common stock		3,165
Undivided profits		50
Total Equity Capital		3,215
Total Liabilities and Equity Capital		31,263

Branch office: Simi Valley.

South Bay Bank

Incorporated December 17, 1980

23415 Crenshaw Boulevard, Torrance 90505 **Tel: (213) 534-2400**

Principal Officers: David F. Haden, President & Chief Executive Officer; David C. Holmes, Senior Vice President; Jack Tipton, Vice President; Jo R. Bennett, Vice President & Chief Financial Officer; Kenneth D. Gibbons, Vice President & Manager; Adrienne Goff, Assistant Vice President & Operations Manager; Joanne Brookes, Mark Smith, Assistant Vice Presidents; Lois D. Battin, Corporate Secretary.

Directors: Fabian A. Abram, Robert B. Anderson, David R. Ball, John A. Barrington, Sam Burrescia, Stanley L. Dunn, Lyle J. Gibilaro, David F. Haden, Kenneth M. Miller.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		4,520
Obligations of U.S. Gov't agencies, etc.		2,351
Federal funds sold, etc.		1,600
Loans (excluding unearned income)	20,747	
LESS: Reserve for possible loan losses	245	
Loans (net)		20,502
Direct lease financing		71
Bank premises, furniture and fixtures		1,385
Other real estate owned		105
Other assets		453
Total Assets		30,987

LIABILITIES

Demand deposits (IPC)		6,044
Time and savings deposits (IPC)		18,088
Deposits of U.S. Government		26
Deposits of States and municipalities		300
Certified and officers checks		359
Total Domestic Deposits	24,817	
Demand deposits	6,429	
Time and savings deposits	18,388	
Total Domestic and Foreign Deposits		24,817
Mortgage indebtedness		311
Other liabilities		582
Total Liabilities		25,710

EQUITY CAPITAL

Common stock	2,954
Surplus	1,960
Undivided profits	363
Total Equity Capital	5,277
Total Liabilities and Equity Capital	30,987

South Coast Bank

Established April 21, 1975

890 Baker St., Costa Mesa 92626 **Tel: (714) 540-5300**

Principal Officers: Carl R. Tinder, President; Robert W. Mort, Executive Vice President; Barbara Jones, Vice President & Cashier.

Directors: Mark Hurwitz, Benjamin B. Indes, Albert Perelstein, Jim Poteet.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,931
Obligations of U.S. Gov't agencies, etc.		2,101
Obligations of States and political subdivisions		561
Loans (excluding unearned income)	17,698	
LESS: Reserve for possible loan losses	365	
Loans (net)		17,333
Direct lease financing		1,813
Bank premises, furniture and fixtures		3,080
Other real estate owned		3,004
Other assets		481
Total Assets		31,304

LIABILITIES

Demand deposits (IPC)		10,115
Time and savings deposits (IPC)		14,881
Deposits of U.S. Government		39
Deposits of States and municipalities		800
Deposits of commercial banks		3,200
Certified and officers checks		448
Total Domestic Deposits	29,483	
Demand deposits	10,602	
Time and savings deposits	18,881	
Total Domestic and Foreign Deposits		29,483
Federal funds purchased, etc.		600
Mortgage indebtedness		189
Other liabilities		207
Total Liabilities		30,479

EQUITY CAPITAL

Common stock		1,770
Surplus		1,688
Undivided profits		-2,633
Total Equity Capital		825
Total Liabilities and Equity Capital		31,304

Branch office: Fountain Valley.

Southern California Bank

Incorporated June 24, 1963

9040 E. Telegraph Rd., Downey 90240 Tel: (213) 923-9811

Principal Officers: D.E. Wood, Chairman of the Board; H.A. Beisswenger, President & Chief Executive Officer; Bernard E. Johnson, Executive Vice President; R.A. Lawson, Senior Vice President & Credit Administrator; Douglas Reeves, Vice President and Auditor; Gene Quiddam, Vice President and Controller.

Directors: Kenneth L. Ball, LeGrande Coates, Jr., Clinton H. Corcoran, William C. Greenbeck, Edward J. Guirado, Hardesty J. McAllister, Emery McElroy, James A. McKechnie, Irving Pinsky, Leo H. Pinsky, Lloyd A. Reese, Frank N. Tomlinson, Alton S. Wong, M.D., D.E. Wood.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		15,732
U. S. Treasury securities		6,971
Obligations of U.S. Gov't agencies, etc.		8,009
Obligations of States and political subdivisions		31,295
Other bonds, notes, and debentures		653
Federal funds sold, etc.		19,200
Loans (excluding unearned income)	97,366	
LESS: Reserve for possible loan losses	1,000	
Loans (net)		96,366
Bank premises, furniture and fixtures		2,539
Other real estate owned		1,224
Other assets		2,739
Total Assets		184,728

LIABILITIES

Demand deposits (IPC)		47,832
Time and savings deposits (IPC)		107,851
Deposits of U.S. Government		4
Deposits of States and municipalities		9,225
Certified and officers checks		1,956
Total Domestic Deposits	166,868	
Demand deposits	50,506	
Time and savings deposits	116,362	
Total Domestic and Foreign Deposits		166,868
Other liabilities for borrowed money		1,973
Mortgage indebtedness		649
Other liabilities		960
Total Liabilities		170,450

EQUITY CAPITAL

Common stock		4,938
Surplus		4,621
Undivided profits		4,719
Total Equity Capital		14,278
Total Liabilities and Equity Capital		184,728

Parent company: SC Bancorp.
Subsidiary: Downey Funding Corporation.
Branch offices (11): Anaheim, Bellflower, Brea, Downey (2), La Habra, Orange, Rowland Heights, Santa Fe Springs, Whittier (2).
ATM facility: Downey.

Southwest Bank

Established January 19, 1961

1737 W. Vista Way, Vista 92083
Tel: (619) 726-5870

Principal Officers: Sidney Fox, President & Chief Executive Officer; Thomas C. Cottle, Frank Mercandante, Executive Vice Presidents; Michael R. Ernst, Senior Vice President & Chief Financial Officer; Michael A. Riley, Leonard F. Wise, Senior Vice Presidents; Paul M.Weil, Secretary; J. Neal Estes, Treasurer.

Directors: Richard W. Arendsee, J. Neal Estes, Sidney Fox, Otis P. Heald, R.R. Robinson, Robert A. Schoeffler, Paul M. Weil.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		24,434
U. S. Treasury securities		999
Obligations of U.S. Gov't agencies, etc.		21,046
Obligations of States and political subdivisions		8,811
Other bonds, notes, and debentures		2
Federal funds sold, etc.		7,400
Loans (excluding unearned income)	195,589	
LESS: Reserve for possible loan losses	2,096	
Loans (net)		193,493
Direct lease financing		549
Bank premises, furniture and fixtures		8,023
Other real estate owned		3,105
Other assets		5,920
Total Assets		273,782

LIABILITIES

Demand deposits (IPC)		53,140
Time and savings deposits (IPC)		164,288
Deposits of U.S. Government		1,294
Deposits of States and municipalities		15,751
Deposits of commercial banks		46
Certified and officers checks		3,320
Total Domestic Deposits	237,839	
Demand deposits	59,983	
Time and savings deposits	177,856	
Total Domestic and Foreign Deposits		237,839
Federal funds purchased, etc.		1,500
Other liabilities for borrowed money		11,100
Other liabilities		4,039
Total Liabilities		254,478
Subordinated notes and debentures		3,188

EQUITY CAPITAL

Common stock		14,051
Surplus		663
Undivided profits		1,402
Total Equity Capital		16,116
Total Liabilities and Equity Capital		273,782

Parent company: Southwest Bancorp.
Subsidiaries: SW Mortgage, Inc., Southwest Thrift and Loan Association.
Branch offices (14): Carlsbad, El Toro, Encinitas, Escondido, Fallbrook, Hement, Laguna Beach, Leucadia, Oceanside, San Diego (2), San Marcos, Solana Beach, Vista.

State Bank of India (California)

Incorporated April 22, 1982

707 Wilshire Blvd., Suite 1995, Los Angeles 90017 Tel: (213) 623-7250

Principal officers: K.D. Agrawal, President; K.K. Agarwal, Senior Vice President; Arun P. Bhatnagar, Chief Financial Officer & Cashier.

Directors: K.K. Agarwal, K.D. Agrawal, B. Gupta, A.S. Marwah, M. David Minnick, V.N. Nadkarni, Rickard G. Norlander, S. Padmanabhan, A.S. Puri.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		6,691
Obligations of U.S. Gov't agencies, etc.		487
Obligations of States and political subdivisions		200
Loans (excluding unearned income)	3,923	
LESS: Reserve for possible loan losses	48	
Loans (net)		3,875
Bank premises, furniture and fixtures		35
Customers' liability on acceptances outstanding		80
Other assets		146
Total Assets		11,514
LIABILITIES		
Demand deposits (IPC)		1,428
Time and savings deposits (IPC)		7,326
Deposits of foreign governments		354
Deposits of commercial banks		58
Certified and officers checks		504
Total Domestic Deposits	9,670	
Demand deposits	2,212	
Time and savings deposits	7,458	
Total Domestic and Foreign Deposits		9,670
Other liabilities for borrowed money		65
Acceptances executed and outstanding		80
Other liabilities		113
Total Liabilities		9,928
EQUITY CAPITAL		
Common stock		1,000
Surplus		500
Undivided profits		86
Total Equity Capital		1,586
Total Liabilities and Equity Capital		11,514

Parent company: State Bank of India, Bombay, India

Sterling Bank

Established November 5, 1980

3287 Wilshire Boulevard, Los Angeles 90010 **Tel: (213) 384-4444**

Principal Officers: Allan E. Dalshaug, Chairman of the Board, President & Chief Executive Officer; Jerry E. Gray, Senior Vice President & Chief Credit Officer; Lou Ellen Ficke, Vice President & Cashier; Melissa Dunn, Controller.

Directors: Michael C. Beaupre, Timothy G. Behunin, Peter L. Bustetter, Allan E. Dalshaug, Audrey J. Fimpler, Reed C. Robinson, Robert J. Schiller, Gil N. Schwartzberg, John G. Sperling, Philip W. Twente, Michael Wagner.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		4,930
Obligations of U.S. Gov't agencies, etc.		4,372
Federal funds sold, etc.		2,930
Loans (excluding unearned income)	35,704	
LESS: Reserve for possible loan losses	253	
Loans (net)		35,451
Bank premises, furniture and fixtures		1,691
Other assets		1,516
Total Assets		50,890
LIABILITIES		
Demand deposits (IPC)		8,315
Time and savings deposits (IPC)		31,186
Deposits of U.S. Government		1,909
Deposits of States and municipalities		808
Deposits of commercial banks		2,963
Certified and officers checks		522
Total Domestic Deposits	45,703	
Demand deposits	8,894	
Time and savings deposits	36,809	
Total Domestic and Foreign Deposits		45,703
Other liabilities		1,045
Total Liabilities		46,748
EQUITY CAPITAL		
Common stock		4,475
Undivided profits		-333
Total Equity Capital		4,142
Total Liabilities and Equity Capital		50,890

Parent company: Sterling Bancorporation.
Subsidiary: Benefit Savings Corporation.

Suisun Valley Bank

Incorporated April 14, 1980

1010 Empire Street, Fairfield 94533 **Tel: (707) 422-8882**

Principal Officers: James B. Hopkins, President and Chief Executive Officer; John A. DiMichele, Executive Vice President & Senior Loan Officer; Deborah E. Meekins, Vice President and Cashier; Mary A. Rose, Vice President; Deanna L. Kirkland, Assistant Vice President; Carolyn Holzapple, Assistant Vice President & Senior Instalment Loan Officer.

Directors: Robert O. Anderson, Robert E. Barnett, Andrew P. Bosco, Robert J. Carty, Lloyd DeBock, Don R. Hancock, A. Vernon Hellwig, Keith W. Kemble, Morland G. McManigal, Jack Newell, Jr, Thomas E. Toolsen, D.D.S..

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,199
U. S. Treasury securities		1,066
Obligations of U.S. Gov't agencies, etc.		2,704
Federal funds sold, etc.		375
Loans (excluding unearned income)	8,255	
LESS: Reserve for possible loan losses	64	
Loans (net)		8,191
Direct lease financing		127
Bank premises, furniture and fixtures		1,339
Other assets		211
Total Assets		16,212

LIABILITIES

Demand deposits (IPC)		2,227
Time and savings deposits (IPC)		11,214
Deposits of States and municipalities		500
Certified and officers checks		216
Total Domestic Deposits	14,157	
Demand deposits	2,443	
Time and savings deposits	11,714	
Total Domestic and Foreign Deposits		14,157
Other liabilities		169
Total Liabilities		14,326

EQUITY CAPITAL

Common stock	2,480
Undivided profits	-594
Total Equity Capital	1,886
Total Liabilities and Equity Capital	16,212

Branch office: Fairfield.

The Sumitomo Bank of California

Incorporated November 14, 1952

365 California St., San Francisco 94104 **Tel: (415) 445-8000**

Principal Officers: Chusuke Takahashi, Chairman of the Board; T. Shimizu, President and Chief Executive Officer; J. Saito, Executive Vice President; M. Miyakoda, S. Nagata, Y. Okiyama, Senior Vice Presidents; J. S. Kusaba, Senior Vice President and Secretary; T. Sugie, Vice President, Cashier and Treasurer.

Directors: J. F. Aiso, S. Aratani, S. L. Cocks, N. Izutani, I. Kumagai, J. S. Kusaba, R.E. Lee, E. Motoshige, Y. Okiyama, D. Parachini, J. Saito, E. J. Schmitt, Y. Shibata, T. Shimizu, C. Takahashi, O. Torii, T. Yamato.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		116,183
U. S. Treasury securities		34,413
Obligations of U.S. Gov't agencies, etc.		2,199
Obligations of States and political subdivisions		116,242
Other bonds, notes, and debentures		15,148
Loans (excluding unearned income)	2,378,883	
LESS: Reserve for possible loan losses	16,944	
Loans (net)		2,361,939
Direct lease financing		3,780
Bank premises, furniture and fixtures		36,627
Other real estate owned		9,478
Customers' liability on acceptances outstanding		5,859
Other assets		50,166
Total Assets		2,752,034

LIABILITIES

Demand deposits (IPC)		352,899
Time and savings deposits (IPC)		1,805,163
Deposits of U.S. Government		695
Deposits of States and municipalities		75,291
Deposits of commercial banks		1,656
Certified and officers checks		23,895
Total Domestic Deposits	2,259,599	
Demand deposits	379,466	
Time and savings deposits	1,880,133	
Deposits in Foreign Offices		211,549
Total Domestic and Foreign Deposits		2,471,148
Federal funds purchased, etc.		16,820
Other liabilities for borrowed money		48,844
Mortgage indebtedness		9,272
Acceptances executed and outstanding		5,859
Other liabilities		44,680
Total Liabilities		2,596,623
Subordinated notes and debentures		27,037

EQUITY CAPITAL

Common stock		29,430
Surplus		66,678
Undivided profits		32,266
Total Equity Capital		[illegible]28,374
Total Liabilities and Equity Capital		2,752,034

Parent company: The Sumitomo Bank, Ltd., Osaka, Japan.
Branch offices (47): Albany, Anaheim, Claremont, Costa Mesa, Cupertino, Fremont, Fresno, Gardena, Hacienda Heights, Hayward, Hollywood, Huntington Beach (2), La Palma, Long Beach (2), Los Angeles (7), Monterey, Monterey Park, Mountain View, Oakland, Oxnard, Pleasant Hill, Pomona, Sacramento (3), San Bruno, San Diego, San Francisco (4), San Jose, San Mateo, Santa Monica, Sherman Oaks, Stockton, Torrance, Watsonville, Nassau, Bahamas.
ATM facility: Los Angeles.
Extensions of banking offices (3): Los Angeles (2), San Francisco.

The Sumitomo Bank of California—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	22,171
(b) Stocks	71,707
(c) Real Estate Loans	5,261
(d) Other Loans	3,292
(e) Real Estate	4,640
(f) Savings and Loan, Other Thrift Deposits	10,167
(g) Miscellaneous	16,157
Time Deposits:	
(a) Own Bank	34,496
(b) Other Banks	26,023
Demand Deposits:	
(a) Own Bank	1,390
Agency,Safekeeping,Custodian, and Escrow Investments	54,678
Advances or Overdrafts	366
Total Assets	250,348

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	7,694
(b) Personal Living Trusts	14,666
(c) Employee Benefit Trusts	139,808
Total Fiduciary Accounts	162,168
Corporate Accounts	10,462
Agency,Safekeeping,Custodian, and Escrow Accounts	77,352
Due to Commercial Department, Advances or Overdrafts	366
Total Liabilities	250,348
Market value-Securities deposited with State Treasurer: Court	578
Market value-Securities deposited with State Treasurer: Private	161

Summit Bank

Incorporated June 5, 1981

2969 Broadway, Oakland 94611 **Tel: (415) 839-8800**

Principal officers: Shirley W. Nelson, President & Chief Executive Officer; Dieter G. Jurgens, Executive Vice President; Leland W. Snider, Vice President-Chief Financial Officer & Cashier; Elizabeth Susman, Vice President; Ronald L. Taylor, Vice President, Business Development; Peter Q. Smith, Assistant Vice President & Loan Officer; Troy Williams, Assistant Vice President & Operations Officer.

Directors: Craig M. Cokeley, Robert A. Ellsworth, Jerrald R. Goldman, M.D., George H. Hollidge, Martin C. Kauffman, Thomas F. Louderback, Jr., Robert N. Mitgang, M.D., Kikuo Nakahara, Shirley W. Nelson, Barbara J. Williams, Robert H. Wilson.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS		
Cash and due from banks		9,723
U. S. Treasury securities		300
Obligations of States and political subdivisions		10
Federal funds sold, etc.		1,670
Loans (excluding unearned income)	16,606	
LESS: Reserve for possible loan losses	199	
Loans (net)		16,407
Direct lease financing		158
Bank premises, furniture and fixtures		725
Other assets		1,200
Total Assets		30,193
LIABILITIES		
Demand deposits (IPC)		5,717
Time and savings deposits (IPC)		18,700
Deposits of U.S. Government		35
Deposits of States and municipalities		300
Certified and officers checks		397
Total Domestic Deposits	25,149	
Demand deposits	6,149	
Time and savings deposits	19,000	
Total Domestic and Foreign Deposits		25,149
Other liabilities		612
Total Liabilities		25,761
EQUITY CAPITAL		
Common stock		4,000
Undivided profits		432
Total Equity Capital		4,432
Total Liabilities and Equity Capital		30,193

Parent company: Summit Bancshares, Inc.

Sunrise Bank of California

Established October 14, 1981

6916 Sunrise Blvd., Citrus Heights 95610 **(916) 723-2020**

Principal Officers: Patrick Flannery, President & Chief Executive Officer; Gary Mitchell, Senior Vice President & Chief Financial Officer; Frank Carlin, Senior Vice President & Real Estate Loan Officer; Anne Heck-Long, Vice President & Controller; Walt Stratton, Vice President & Commercial Loan Officer; Lynda Jamison, Assistant Vice President & Assistant Cashier.

Directors: David Anderson, Lamon B. Chambliss, Michael P. Casterton, Patrick Flannery, Christian Giguiere, Michael Hahn, Henry E. Haney, F. Harold Johnson, M.D., Leon D. Lewis, Ron Nanderbeck, Ramesh Pitamber, M. Randy Randazzo, M.D., Charles E. Richards, Stephen P. Thomas, Paul C. Wagner, Doris Ward.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		11,696
U. S. Treasury securities		2,673
Obligations of U.S. Gov't agencies, etc.		6,302
Federal funds sold, etc.		16,100
Loans (excluding unearned income)	100,256	
LESS: Reserve for possible loan losses	1,045	
Loans (net)		99,211
Direct lease financing		16,689
Bank premises, furniture and fixtures		1,299
Other assets		1,863
Total Assets		155,833

LIABILITIES

Demand deposits (IPC)		11,681
Time and savings deposits (IPC)		99,994
Deposits of U.S. Government		3,349
Deposits of States and municipalities		5,369
Deposits of commercial banks		20,691
Certified and officers checks		2,350
Total Domestic Deposits	143,434	
Demand deposits	14,031	
Time and savings deposits	129,403	
Total Domestic and Foreign Deposits		143,434
Other liabilities for borrowed money		495
Other liabilities		2,082
Total Liabilities		146,011

EQUITY CAPITAL

Common stock	8,708
Undivided profits	1,114
Total Equity Capital	9,822
Total Liabilities and Equity Capital	155,833

Parent company: Sunrise Bancorp.
Branch offices (2): Rancho Cordova, Roseville.

Sunwest Bank

Incorporated September 18, 1969

535 E. First St., Tustin 92680 **Tel: (714) 832-5200**

Principal Officers: John J. Harney Chairman of the Board and President; Robert N. Wakeman, Executive Vice President & Secretary; James G. LeSieur, III, Senior Vice President & Controller.

Directors: John R. Betson, Jr., John J. Harney, Robert M. Oster, Jerome A. Stewart, Robert N. Wakeman.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		18,383
Obligations of U.S. Gov't agencies, etc.		1,706
Obligations of States and political subdivisions		1,978
Other bonds, notes, and debentures		10
Federal funds sold, etc.		100
Loans (excluding unearned income)	113,408	
LESS: Reserve for possible loan losses	4,777	
Loans (net)		108,631
Direct lease financing		3,809
Bank premises, furniture and fixtures		5,025
Other real estate owned		4,651
Other assets		6,662
Total Assets		150,955

LIABILITIES

Demand deposits (IPC)		38,745
Time and savings deposits (IPC)		86,637
Deposits of U.S. Government		497
Deposits of States and municipalities		4,693
Deposits of commercial banks		3,500
Certified and officers checks		3,669
Total Domestic Deposits	137,741	
Demand deposits	42,966	
Time and savings deposits	94,775	
Total Domestic and Foreign Deposits		137,741
Other liabilities for borrowed money		3,364
Mortgage indebtedness		1,669
Other liabilities		1,676
Total Liabilities		144,450

EQUITY CAPITAL

Common stock	1,059
Surplus	3,053
Undivided profits	2,393
Total Equity Capital	6,505
Total Liabilities and Equity Capital	150,955

Branch offices (4): Fullerton, Newport Beach, Orange, Santa Ana.

Tehama County Bank

Established August 30, 1984

1115 North Main Street, Red Bluff 96080 **Tel. (916) 529-0436**

Principal officers: Jim Manderscheid, President & Chief Executive Officer; Emery LeBaudour, Vice President & Senior Loan Officer; Frank Onions, Vice President & Cashier.

Directors: Hal Arnest, Louis Bosetti, Garry Fish, O.D., Vice Flynn, Max Froome, Jeanne Greene, Gregg Guffrey, M.D., Orville Jacobs, Gary Katz, John Koeberer, Ray Lieberenz, Jim Manderscheid, Gary Napier, Gene Penne, Terry Rust, Joe Wong.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		572
Obligations of U.S. Gov't agencies, etc.		1,000
Other bonds, notes, and debentures		77
Federal funds sold, etc.		300
Loans (excluding unearned income)	3,821	
LESS: Reserve for possible loan losses	10	
Loans (net)		3,811
Bank premises, furniture and fixtures		296
Other real estate owned		132
Other assets		111
Total Assets		6,299

LIABILITIES

Demand deposits (IPC)		759
Time and savings deposits (IPC)		3,023
Deposits of States and municipalities		17
Certified and officers checks		79
Total Domestic Deposits	3,878	
Demand deposits	855	
Time and savings deposits	3,023	
Total Domestic and Foreign Deposits		3,878
Other liabilities		10
Total Liabilities		3,888

EQUITY CAPITAL

Common stock	1,282
Surplus	1,282
Undivided profits	-153
Total Equity Capital	2,411
Total Liabilities and Equity Capital	6,299

Timberline Community Bank

Established June 23, 1980

123 North Main St., Yreka 96097 **Tel: (916) 842-6191**

Principal Officers: Robert J. Youngs, President & Chief Executive Officer; Roger E. Ebert, Senior Loan Officer; Helen Gaulden, Acting Cashier.

Directors: R. Banning, G. J. Collins, Charles J. Cooley, Jackson W. Cortright, James J. Davidson, Richard S. Day, Norman E. Fiock, D. Hilton, Diedrich J. Kuck, Elmo M. Smith, Robert S. Youngs.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		1,140
U. S. Treasury securities		1,451
Obligations of U.S. Gov't agencies, etc.		1,699
Federal funds sold, etc.		600
Loans (excluding unearned income)	11,104	
LESS: Reserve for possible loan losses	119	
Loans (net)		10,985
Bank premises, furniture and fixtures		698
Other real estate owned		290
Other assets		349
Total Assets		17,212

LIABILITIES

Demand deposits (IPC)		2,652
Time and savings deposits (IPC)		12,170
Deposits of U.S. Government		63
Deposits of States and municipalities		82
Certified and officers checks		143
Total Domestic Deposits	15,110	
Demand deposits	2,940	
Time and savings deposits	12,170	
Total Domestic and Foreign Deposits		15,110
Other liabilities		97
Total Liabilities		15,207

EQUITY CAPITAL

Common stock	2,291
Undivided profits	-286
Total Equity Capital	2,005
Total Liabilities and Equity Capital	17,212

Branch offices (2): Greenview, Weed.

Tokai Bank of California

Incorporated March 25, 1963

534 West Sixth St., Los Angeles 90014 **Tel: (213) 972-0200**

Principal Officers: Shigemitsu Miyake, Chairman of the Board; Kaneo Takeda, President; J. Richard Belliston, Executive Vice President & Chief Financial Officer; Richard Oldenburg, William Overfelt, Tsuneo Shinozaki, James Thomas, Executive Vice Presidents; Hiroshi Ishida, Senior Vice President, Hisatoshi Inoguchi, George Saiki, Senior Vice Presidents.

Directors: Harold Crozier, S. Alfred Halgren, Abraham Hovsepian, Hisatoshi Inoguchi, Takashi Inouchi, Hiroshi Ishida, Shigemitsu Miyake, Thomas D. Phelps, Esq., George Saiki, Tsuneo Shinozaki, Tim K. Siu, M.D., Kaneo Takeda, James B. Thomas.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		23,727
U. S. Treasury securities		18,532
Obligations of U.S. Gov't agencies, etc.		12,390
Obligations of States and political subdivisions		5,992
Other bonds, notes, and debentures		3,812
Federal funds sold, etc.		30,000
Loans (excluding unearned income)	280,200	
LESS: Reserve for possible loan losses	3,105	
Loans (net)		277,095
Direct lease financing		2,082
Bank premises, furniture and fixtures		11,135
Other real estate owned		5,911
Other assets		7,759
Total Assets		398,435

LIABILITIES

Demand deposits (IPC)		75,932
Time and savings deposits (IPC)		218,349
Deposits of U.S. Government		388
Deposits of States and municipalities		21,801
Deposits of commercial banks		31,581
Certified and officers checks		7,526
Total Domestic Deposits	355,577	
Demand deposits	85,734	
Time and savings deposits	269,843	
Total Domestic and Foreign Deposits		355,577
Federal funds purchased, etc.		56
Mortgage indebtedness		1,030
Other liabilities		4,444
Total Liabilities		361,107

EQUITY CAPITAL

Common stock	33,317
Undivided profits	4,011
Total Equity Capital	37,328
Total Liabilities and Equity Capital	398,435

Parent company: The Tokai Bank, Ltd.
Subsidiary: Continental Thrift & Loan Company.
Branch offices (11): Alhambra (2), Hermosa Beach, Huntington Beach, Inglewood, Newport Beach, Pasadena, Playa del Rey, Redondo Beach, San Francisco, Temple City.
Extension of Banking Office: Alhambra.

Torrey Pines Bank

Incorporated October 23, 1978

245 Santa Helena, Solana Beach 92075 **Tel: (619) 755-0173**

Principal Officers: Edward S. George, President; T. Anthony Meier, Senior Vice President & Cashier; Allan W. Severson, Senior Vice President & Senior Loan Officer.

Directors: Robert K. Adams, Douglas O. Allred, Robert L. Anderson, Ross Daily, Nicholas L. Frazee, Edward S. George, Theodore E. Gildred, Thomas T. Laughlin, John J. Parks, Albert A. Pinamonti, Harold G. Sadler, Mild E. Shadle, Paul K, Tchang.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		8,961
U. S. Treasury securities		2,000
Obligations of U.S. Gov't agencies, etc.		4,007
Federal funds sold, etc.		4,309
Loans (excluding unearned income)	85,633	
LESS: Reserve for possible loan losses	643	
Loans (net)		84,990
Bank premises, furniture and fixtures		4,834
Other real estate owned		648
Other assets		3,167
Total Assets		112,916

LIABILITIES

Demand deposits (IPC)		23,043
Time and savings deposits (IPC)		77,076
Deposits of U.S. Government		137
Deposits of States and municipalities		1,450
Certified and officers checks		945
Total Domestic Deposits	102,651	
Demand deposits	24,125	
Time and savings deposits	78,526	
Total Domestic and Foreign Deposits		102,651
Mortgage indebtedness		1,248
Other liabilities		1,267
Total Liabilities		105,166

EQUITY CAPITAL

Common stock	2,826
Surplus	3,683
Undivided profits	1,241
Total Equity Capital	7,750
Total Liabilities and Equity Capital	112,916

Parent Company: Torrey Pines Group.
Subsidiary: Torrey Pines Equity Corporation.
Branch offices (4): Fallbrook, La Jolla, Rancho Santa Fe, Vista.
Extension of banking office: Solana Beach.

Town & Country Bank

Incorporated March 13, 1979

12535 Seal Beach Blvd., Seal Beach 90740 **Tel: (213) 594-9783**

Principal Officers: Larry R. Clark, President; James M. Preston, Senior Vice President; Lawrence S. Shaffer, Senior Vice President & Cashier; Robert J. Pond, Vice President.

Directors: Jay T. Covington, Richard Darling, James L. Duncan, Robert D. Halcomb, James F. Loos, D.D.S., Mercer L. Morgan, Alan Pollock.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,446
U. S. Treasury securities		1,712
Obligations of U.S. Gov't agencies, etc.		2,658
Obligations of States and political subdivisions		862
Loans (excluding unearned income)	21,590	
LESS: Reserve for possible loan losses	249	
Loans (net)		21,341
Direct lease financing		1,318
Bank premises, furniture and fixtures		1,268
Other real estate owned		802
Other assets		2,935
Total Assets		35,342

LIABILITIES

Demand deposits (IPC)		6,218
Time and savings deposits (IPC)		25,392
Deposits of U.S. Government		44
Deposits of States and municipalities		65
Certified and officers checks		493
Total Domestic Deposits	32,212	
Demand deposits	6,820	
Time and savings deposits	25,392	
Total Domestic and Foreign Deposits		32,212
Federal funds purchased, etc.		500
Other liabilities for borrowed money		500
Mortgage indebtedness		171
Other liabilities		613
Total Liabilities		33,996

EQUITY CAPITAL

Common stock	2,368
Undivided profits	-1,022
Total Equity Capital	1,346
Total Liabilities and Equity Capital	35,342

Trans-World Bank

Incorporated January 14, 1953

5400 Van Nuys Blvd., Sherman Oaks 91401 **Tel: (818) 783-7501**

Principal Officers: D.H. Hender, President and Chief Executive Officer; Howard Stanke, Senior Vice President, Finance, and Secretary; Ronald Hawes, Mel Moss, Audrey C. Updike, Charles Whitmore, Senior Vice Presidents.

Directors: Douglas Bernards, Alvin Blaine, Robert Buckley, Louis J. Galen, David H. Hender, Warren Kingsley, Robert T. Souter.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		9,103
U. S. Treasury securities		2,925
Obligations of U.S. Gov't agencies, etc.		13,513
Obligations of States and political subdivisions		8,363
Other bonds, notes, and debentures		1,746
Federal funds sold, etc.		11,295
Loans (excluding unearned income)	85,858	
LESS: Reserve for possible loan losses	705	
Loans (net)		85,153
Direct lease financing		889
Bank premises, furniture and fixtures		3,170
Other real estate owned		964
Other assets		2,397
Total Assets		139,518

LIABILITIES

Demand deposits (IPC)		32,300
Time and savings deposits (IPC)		89,909
Deposits of U.S. Government		7
Deposits of States and municipalities		928
Certified and officers checks		1,860
Total Domestic Deposits	125,004	
Demand deposits	34,351	
Time and savings deposits	90,653	
Total Domestic and Foreign Deposits		125,004
Federal funds purchased, etc.		573
Other liabilities for borrowed money		2,068
Mortgage indebtedness		394
Other liabilities		1,225
Total Liabilities		129,264

EQUITY CAPITAL

Common stock	2,118
Surplus	4,311
Undivided profits	3,825
Total Equity Capital	10,254
Total Liabilities and Equity Capital	139,518

Parent Company: TransWorld Bancorp.
Branch offices (8): Canyon Country, Chatsworth, Granada Hills, North Hollywood, Northridge, Pacoima, San Fernando, Woodland Hills.

Tri-Counties Bank

Incorporated June 26, 1974

780 Mangrove Avenue, Chico 95926 **Tel: (916) 345-5151**

Principal Officers: Alex A. Vereschagin, Jr., Chairman of the Board; Robert H. Steveson, President & Chief Executive Officer; D.V. Carter, Executive Vice President & Chief Financial Officer; Joan Jones, Senior Vice President & Cashier; Jim Mabry, Vice President & Loan Administrator.

Directors: Everett B. Beich, Donald J. Casey, DeWayne E. Caviness, Gerald Compton, Sankey M. Hall, Jr., Fred Hignell, III, Wendell J. Lundberg, Wayne Meeks, Donald E. Murphy, Robert J. Stern, Robert H. Steveson, Alex A. Vereschagin, Jr.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		10,715
U. S. Treasury securities		11,609
Obligations of U.S. Gov't agencies, etc.		5,513
Obligations of States and political subdivisions		5,188
Federal funds sold, etc.		1,000
Loans (excluding unearned income)	88,360	
LESS: Reserve for possible loan losses	945	
Loans (net)		87,415
Direct lease financing		2,989
Bank premises, furniture and fixtures		6,620
Other real estate owned		3,902
Other assets		17,535
Total Assets		152,486

LIABILITIES

Demand deposits (IPC)		25,363
Time and savings deposits (IPC)		97,457
Deposits of U.S. Government		72
Deposits of States and municipalities		8,034
Certified and officers checks		1,875
Total Domestic Deposits	132,801	
Demand deposits	27,525	
Time and savings deposits	105,276	
Total Domestic and Foreign Deposits		132,801
Federal funds purchased, etc.		1,000
Mortgage indebtedness		2,341
Other liabilities		3,556
Total Liabilities		139,698
Subordinated notes and debentures		2,297

EQUITY CAPITAL

Common stock		5,858
Surplus		2,754
Undivided profits		1,879
Total Equity Capital		10,491
Total Liabilities and Equity Capital		152,486

Parent company: Trico Bancshares.
Subsidiaries: Shasta Securities Corporation; TCB Real Estate Corporation, Tri Counties Bank Real Estate Corporation.
Branch offices (10): Bieber, Burney, Chico, Cottonwood, Durham, Fall River Mills, Orland, Palo Cedro, Redding, Willows.
Extension of banking office: Chico.

Truckee River Bank

Incorporated March 19, 1980

10066 Main Street, Truckee 95734 **Tel: (916) 587-9224**

Principal Officers: Jerrold T. Henley, President; Michael Waltz, Executive Vice President; David Giacomini, Ed Spalinger, Mark O. Stebbins, Vice Presidents; Thomas Beam, Cashier..

Directors: James P. Bezzerides, Patricia F. Callahan, Jerrold T. Henley, Jack V. Leonesio, William McClintock, William W. McKee, Eric J. Noda, Milton A. Seymour, William Stephens, Donald Strand, Glen R. Stice, Michael Waltz, Thomas Watson, Clarles C. White.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		4,696
Obligations of U.S. Gov't agencies, etc.		481
Obligations of States and political subdivisions		1,619
Federal funds sold, etc.		2,100
Loans (excluding unearned income)	31,755	
LESS: Reserve for possible loan losses	281	
Loans (net)		31,474
Bank premises, furniture and fixtures		921
Other real estate owned		136
Other assets		787
Total Assets		42,214

LIABILITIES

Demand deposits (IPC)		10,265
Time and savings deposits (IPC)		27,012
Deposits of U.S. Government		1,420
Certified and officers checks		616
Total Domestic Deposits	39,313	
Demand deposits	11,001	
Time and savings deposits	28,312	
Total Domestic and Foreign Deposits		39,313
Mortgage indebtedness		159
Other liabilities		611
Total Liabilities		40,083

EQUITY CAPITAL

Common stock		1,926
Undivided profits		205
Total Equity Capital		2,131
Total Liabilities and Equity Capital		42,214

Subsidiary: Truckee River Computing Company.
Branch offices (2): South Lake Tahoe, Tahoe City.
Places of Business (2): South Lake Tahoe, Truckee.
Extension of banking office: Truckee.

Union Bank

Incorporated June 22, 1914

445 S. Figueroa St., Los Angeles 90071 **Tel: (213) 236-5000**

Principal Officers: John F. Harrigan, Chairman of the Board; J.M. Heidt, President; S.D. Broidy, M.E. Buchman, L.C. Eisele, Jr., Neil E. Kennedy, D.P. Moen, R.M. Williams, Executive Vice Presidents; Jack A. Frazee, Executive Vice President and Chief Financial Officer; Charles D. Kenny, General Counsel and Secretary; R.J. King, Vice President and Chief Auditor.

Directors: S.L. Abercrombie, The Rt. Hon. Lord Barber, F.W. Clark, Jr., J.P. Giles, Jr., W.R. Gould, P.A. Graham, J. F. Harrigan, G.A. Hart, Jr., F.L. Hartley, John M. Heidt, J. Frank Leach, M.D. McWilliam, P.K. Meehan, R.F. O'Brien, Dr. Simon Ramo, J.R. Rensch, H. T. Segerstrom, M.V. Smith, G.A. Thatcher.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		1,758,084
U. S. Treasury securities		89,914
Obligations of U.S. Gov't agencies, etc.		81,639
Obligations of States and political subdivisions		289,374
Corporate stock		37,712
Trading account securities		13,955
Federal funds sold, etc.		573,099
Loans (excluding unearned income)	4,950,033	
LESS: Reserve for possible loan losses	55,320	
Loans (net)		4,894,713
Direct lease financing		109,135
Bank premises, furniture and fixtures		58,876
Other real estate owned		2,988
Customers' liability on acceptances outstanding		192,505
Other assets		205,562
Total Assets		8,307,556

LIABILITIES

Demand deposits (IPC)		2,172,015
Time and savings deposits (IPC)		2,926,481
Deposits of U.S. Government		3,902
Deposits of States and municipalities		79,072
Deposits of commercial banks		407,720
Certified and officers checks		50,339
Total Domestic Deposits	5,639,529	
Demand deposits	2,652,914	
Time and savings deposits	2,986,615	
Deposits in Foreign Offices		551,189
Total Domestic and Foreign Deposits		6,190,718
Federal funds purchased, etc.		810,080
Other liabilities for borrowed money		296,881
Mortgage indebtedness		2,965
Acceptances executed and outstanding		192,516
Other liabilities		184,397
Total Liabilities		7,677,557
Subordinated notes and debentures		155,000

EQUITY CAPITAL

Common stock		55,845
Surplus		222,100
Undivided profits		197,054
Total Equity Capital		474,999
Total Liabilities and Equity Capital		8,307,556

Parent company: Union Bancorp.
Subsidiaries: Stanco Properties Inc., UB Leasing, Inc., U.B. Mortgage Corporation, Union Bank Realty Corp., Union Reorganization Corporation, Union Venture Corporation, Unionbanc Leasing Corp., Unionbanc Investment Management Co.
Branch offices (45): Bakersfield, Beverly Hills, City of Commerce, City of Industry, Fresno, Fullerton, La Mesa, Long Beach (2), Los Altos, Los Angeles (5), Newport Beach, North Hollywood, Oakland (2), Orange, Oxnard (3), Palo Alto, Panorama City, Pasadena, Sacramento, San Bruno, San Diego, San Francisco (5), San Jose, San Marcos, Santa Monica, Santa Rosa, Sherman Oaks, Torrance, Ventura, Vista, Walnut Creek, Woodland Hills, Nassau, Bahamas.
Places of business (3): Chicago, Los Angeles, New York,, Ontario.
Extensions of banking offices (2): Los Angeles, Oakland.

Union Bank—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	748,535
(b) Stocks	268,971
(c) Real Estate Loans	470,715
(d) Other Loans	568,193
(e) Real Estate	62,020
(f) Savings and Loan, Other Thrift Deposits	194,912
(g) Miscellaneous	56,876
Time Deposits:	
(a) Own Bank	74,786
(b) Other Banks	132,884
Demand Deposits:	
(a) Own Bank	11,152
Local Agency Security Investments	1,000,789
Corporate Investments	267,688
Agency,Safekeeping,Custodian, and Escrow Investments	259,736
Advances or Overdrafts	6,835
Total Assets	4,124,092

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	126,098
(b) Personal Living Trusts	344,778
(c) Employee Benefit Trusts	1,521,257
(d) Collective Investment Funds	150,207
(e) Less units of Collective Investment Funds	-150,015
Total Fiduciary Accounts	1,992,325
Local Agency Security Accounts	1,000,806
Corporate Accounts	315,503
Agency,Safekeeping,Custodian, and Escrow Accounts	808,623
Due to Commercial Department, Advances or Overdrafts	6,835
Total Liabilities	4,124,092
Market value-Securities deposited with State Treasurer: Court	500
Market value-Securities deposited with State Treasurer: Private	100

Union Safe Deposit Bank

Incorporated April 21, 1897

327 E. Main St., Stockton 95202 **Tel: (209) 946-5011**

Principal Officers: C.E. Stewart, Chairman of the Board; Don R. Stewart, President; C. Joseph Crane, First Vice President; Ray Graetz, Senior Vice President and Cashier; Les E. Scott, Senior Vice President and Controller; Robert W. Taborski, Assistant Vice President & Manager, Audit, Compliance & Security.

Directors: Luis Arismendi, Dahl C. Burnham, C. Joseph Crane, J.A. Hammond, Ralph W. Hickinbotham, George A. Lagorio, Ralph B. McClure, George A. Malloy, Jay Roek, Arthur J. Snell, C.E. Stewart, Don R. Stewart.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		28,021
U. S. Treasury securities		21,551
Obligations of U.S. Gov't agencies, etc.		7,500
Obligations of States and political subdivisions		26,603
Other bonds, notes, and debentures		250
Federal funds sold, etc.		24,000
Loans (excluding unearned income)	160,296	
LESS: Reserve for possible loan losses	1,665	
Loans (net)		158,631
Direct lease financing		864
Bank premises, furniture and fixtures		6,560
Other real estate owned		1,690
Other assets		8,039
Total Assets		283,709

LIABILITIES

Demand deposits (IPC)		44,997
Time and savings deposits (IPC)		198,108
Deposits of U.S. Government		493
Deposits of States and municipalities		7,708
Deposits of commercial banks		770
Certified and officers checks		3,997
Total Domestic Deposits	256,073	
Demand deposits	50,270	
Time and savings deposits	205,803	
Total Domestic and Foreign Deposits		256,073
Federal funds purchased, etc.		3,126
Other liabilities		4,109
Total Liabilities		263,308
Subordinated notes and debentures		3,600

EQUITY CAPITAL

Common stock	288
Surplus	10,000
Undivided profits	6,513
Total Equity Capital	16,801
Total Liabilities and Equity Capital	283,709

Subsidiary: Union Safe Service Corporation.
Branch offices (4): Lockeford, Stockton (3).
Extension of banking office: Stockton.

Union Safe Deposit Bank—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	7,428
(b) Stocks	11,183
(c) Real Estate Loans	3,824
(d) Other Loans	587
(e) Real Estate	1,029
(f) Savings and Loan, Other Thrift Deposits	7,095
(g) Miscellaneous	167
Time Deposits:	
(a) Own Bank	4,419
(b) Other Banks	518
Demand Deposits:	
(a) Own Bank	1,095
(b) Other Banks	12
Agency,Safekeeping,Custodian, and Escrow Investments	1,929
Total Assets	39,286

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	6,464
(b) Personal Living Trusts	3,537
(c) Employee Benefit Trusts	27,356
Total Fiduciary Accounts	37,357
Agency,Safekeeping,Custodian, and Escrow Accounts	1,929
Total Liabilities	39,286
Market value-Securities deposited with State Treasurer: Court	548
Market value-Securities deposited with State Treasurer: Private	206

United American Bank

Incorporated February 3, 1982

9113 Bolsa Avenue, Westminster 92683 **Tel: (714) 891-3838**

Principal Officers: Francois Canavaggio, Vice President & Senior Loan Oficer and Acting Chief Executive Officer; Dora Wisner, Vice President & Cashier.

Directors: Dr. Donald Booth, Nguyen Thi Hai, Dr. Thuy Tien Van Le, Han Khon Ngo, Edward Schuman, Harold V. Sullivan, Topaz Tran, Dr. Phil Trinh, Shane Wang.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		3,516
U. S. Treasury securities		200
Obligations of U.S. Gov't agencies, etc.		892
Federal funds sold, etc.		360
Loans (excluding unearned income)	5,355	
LESS: Reserve for possible loan losses	26	
Loans (net)		5,329
Bank premises, furniture and fixtures		319
Other assets		209
Total Assets		10,825

LIABILITIES

Demand deposits (IPC)		1,678
Time and savings deposits (IPC)		6,407
Deposits of U.S. Government		115
Deposits of commercial banks		100
Certified and officers checks		399
Total Domestic Deposits	8,699	
Demand deposits	2,092	
Time and savings deposits	6,607	
Total Domestic and Foreign Deposits		8,699
Other liabilities		78
Total Liabilities		8,777

EQUITY CAPITAL

Common stock	1,674
Surplus	1,100
Undivided profits	-726
Total Equity Capital	2,048
Total Liabilities and Equity Capital	10,825

United Pacific Bank

Established May 11, 1982

910 North Hill Street, Los Angeles 90012 Tel: (213) 625-0251

Principal Officers: William T.C. Lu, President & Chief Executive Officer; Victor C. Farm, Executive Vice President & Chief Operating Officer; Terry Manning, Vice President & Cashier.

Directors: Robert Eng, Tew Wing Joe, Bing Dip Jung, Robert B. Jung, J.M. Justice, Phil F. Lee, William T.C. Lu, Danny W.N. Lui, Terry C. Seto, William Y.S. Tom, Kenneth K. Tse, Jerry Wong, Kenneth S. Wong, Simon Woo, Robert Yup.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,600
Obligations of U.S. Gov't agencies, etc.		1,704
Federal funds sold, etc.		1,000
Loans (excluding unearned income)	17,113	
LESS: Reserve for possible loan losses	168	
Loans (net)		16,945
Bank premises, furniture and fixtures		668
Customers' liability on acceptances outstanding		912
Other assets		514
Total Assets		27,343

LIABILITIES

Demand deposits (IPC)		2,393
Time and savings deposits (IPC)		17,850
Deposits of U.S. Government		23
Certified and officers checks		564
Total Domestic Deposits	20,830	
Demand deposits	2,981	
Time and savings deposits	17,849	
Total Domestic and Foreign Deposits		20,830
Acceptances executed and outstanding		912
Other liabilities		265
Total Liabilities		22,007

EQUITY CAPITAL

Common stock		2,696
Surplus		2,696
Undivided profits		-56
Total Equity Capital		5,336
Total Liabilities and Equity Capital		27,343

Valencia Bank

Incorporated August 27, 1971

500 W. Chapman Ave., Placentia 92670 **Tel: (714) 667-2089**

Principal Officers: Ray L. Smith, Chairman of the Board and Chief Executive Officer; Harvey Ferguson, President; Robert Buerki, Jr., Executive Vice President; Philip Harford, Kenneth Slezak, Senior Vice Presidents.

Directors: Carleton G. Clor, Gene W. Hobday, James R. Knapp, Gilbert U. Kraemer, Jr., James B. Macdonald, James A. Sanders, John E. Scheidt, M.D., Ray L. Smith, Claud F. Sympson.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		11,844
U. S. Treasury securities		3,356
Obligations of U.S. Gov't agencies, etc.		7,434
Obligations of States and political subdivisions		1,340
Other bonds, notes, and debentures		1,000
Federal funds sold, etc.		1,360
Loans (excluding unearned income)	92,423	
LESS: Reserve for possible loan losses	2,015	
Loans (net)		90,408
Direct lease financing		8,871
Bank premises, furniture and fixtures		5,321
Other real estate owned		1,960
Other assets		3,129
Total Assets		136,023

LIABILITIES

Demand deposits (IPC)		33,359
Time and savings deposits (IPC)		83,644
Deposits of U.S. Government		273
Deposits of States and municipalities		6,236
Deposits of commercial banks		131
Certified and officers checks		3,555
Total Domestic Deposits	127,198	
Demand deposits	37,330	
Time and savings deposits	89,868	
Total Domestic and Foreign Deposits		127,198
Other liabilities		2,893
Total Liabilities		130,091
Subordinated notes and debentures		461

EQUITY CAPITAL

Common stock	2,927
Surplus	6,229
Undivided profits	-3,685
Total Equity Capital	5,471
Total Liabilities and Equity Capital	136,023

Parent Company: Valencia Bancorp.
Subsidiaries: Val Ban Corporation, Valencia Leasing, Inc., Val Properties, Inc.
Branch offices (6): Anaheim, Fullerton, Irvine, Newport Beach, Orange, Santa Ana.
Places of business (2): Anaheim, Irvine.
Extensions of banking offices: Placentia.

Valencia Bank—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	3,891
(b) Stocks	4,973
(c) Real Estate Loans	2,247
(d) Other Loans	1,949
(e) Real Estate	1,210
(f) Savings and Loan, Other Thrift Deposits	373
(g) Miscellaneous	3,683
Time Deposits:	
(a) Own Bank	9,726
(b) Other Banks	542
Demand Deposits:	
(a) Own Bank	7
Agency,Safekeeping,Custodian, and Escrow Investments	16,319
Total Assets	44,920

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	990
(b) Personal Living Trusts	5,971
(c) Employee Benefit Trusts	14,442
(d) Collective Investment Funds	371
(e) Less units of Collective Investment Funds	-330
Total Fiduciary Accounts	21,444
Agency,Safekeeping,Custodian, and Escrow Accounts	23,476
Total Liabilities	44,920
Market value-Securities deposited with State Treasurer: Court	175
Market value-Securities deposited with State Treasurer: Private	175

Valley Bank

Established June 6, 1960

24010 Sunnymead Blvd., Sunnymead 92388 **Tel: (714) 653-1174**

Principal Officers: John Y. Barbee, Chairman of the Board & President; Frederick E. Wagner, Vice President, Merle D. Courson, Vice President & Cashier.

Directors: Marion Ashley, John Y. Barbee, Douglas M. Boyd, Merle D. Courson, Willow I. Decker, Kenneth L. Ray, Arthur W. Swarner, Jack L. Ward, George E. Wilson.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		8,051
U. S. Treasury securities		4
Obligations of U.S. Gov't agencies, etc.		716
Obligations of States and political subdivisions		487
Other bonds, notes, and debentures		100
Loans (excluding unearned income)	16,852	
LESS: Reserve for possible loan losses	137	
Loans (net)		16,715
Bank premises, furniture and fixtures		1,493
Other assets		397
Total Assets		27,963

LIABILITIES

Demand deposits (IPC)		7,985
Time and savings deposits (IPC)		16,766
Deposits of U.S. Government		25
Deposits of States and municipalities		9
Certified and officers checks		46
Total Domestic Deposits	24,831	
Demand deposits	8,065	
Time and savings deposits	16,766	
Total Domestic and Foreign Deposits		24,831
Federal funds purchased, etc.		325
Other liabilities		358
Total Liabilities		25,514

EQUITY CAPITAL

Common stock		660
Surplus		542
Undivided profits		1,247
Total Equity Capital		2,449
Total Liabilities and Equity Capital		27,963

Subsidiary: 2 County Developers, Inc.
Branch offices (5): Edgemont, Grand Terrace, Perris, Sun City, Woodcrest.

Valley Commercial Bank

Incorporated August 18, 1981

1031 East Waterloo Road, Stockton 95205 **Tel: (209) 943-7981**

Principal Officers: Richard D. Spencer, President & Chief Executive Officer; James J. Bengson, Senior Vice President; Mitchell P. Kleier, Vice President & Cashier; Duane Hilton, Vice President & Senior Credit Officer.

Lonnie R. Beck, L. Wayne Beck, Richard F. Evans, Albert E. Ghio, George V. Hartmann, Paul L. Mariani, Jeanette Michaels, Albert Sanguinetti, Richard D. Spencer, Marvin H. Van De Pol, Arthur L. Walters.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		2,655
U. S. Treasury securities		1,491
Obligations of U.S. Gov't agencies, etc.		250
Federal funds sold, etc.		500
Loans (excluding unearned income)	19,210	
LESS: Reserve for possible loan losses	170	
Loans (net)		19,040
Bank premises, furniture and fixtures		934
Other assets		487
Total Assets		25,357

LIABILITIES

Demand deposits (IPC)		3,765
Time and savings deposits (IPC)		16,567
Deposits of U.S. Government		42
Deposits of States and municipalities		404
Certified and officers checks		415
Total Domestic Deposits	21,193	
Demand deposits	4,222	
Time and savings deposits	16,971	
Total Domestic and Foreign Deposits		21,193
Other liabilities		307
Total Liabilities		21,500

EQUITY CAPITAL

Common stock		4,015
Undivided profits		-158
Total Equity Capital		3,857
Total Liabilities and Equity Capital		25,357

Branch office: Stockton.

Valley Independent Bank

Incorporated March 31, 1980

1448 Main Street, El Centro 92243 **Tel: (619) 352-5000**

Principal Officers: Dennis L. Kern, President & Chief Executive Officer; Ravenel Billings, Vice President & Cashier; Richard M. Bentley, Dale Ming, Vice Presidents.

Directors: Don V. Barioni, Gordon Belson, Norman H. Fitz-Henley, Richard D. Foss, Dennis L. Kern, Ed McGrew, Rusty Pedersen, Jay B. Pugh, Roberta Tyler, Albert E. Valenzuela.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		7,054
Obligations of U.S. Gov't agencies, etc.		1,051
Loans (excluding unearned income)	17,684	
LESS: Reserve for possible loan losses	165	
Loans (net)		17,519
Bank premises, furniture and fixtures		1,194
Other assets		397
Total Assets		27,215

LIABILITIES

Demand deposits (IPC)		7,471
Time and savings deposits (IPC)		14,790
Deposits of U.S. Government		87
Deposits of States and municipalities		950
Certified and officers checks		195
Total Domestic Deposits	23,493	
Demand deposits	7,753	
Time and savings deposits	15,740	
Total Domestic and Foreign Deposits		23,493
Federal funds purchased, etc.		1,750
Other liabilities		250
Total Liabilities		25,493

EQUITY CAPITAL

Common stock	2,002
Undivided profits	-280
Total Equity Capital	1,722
Total Liabilities and Equity Capital	27,215

Valley State Bank

Incorporated August 25, 1978

6454 Van Nuys Boulevard, Van Nuys 91401 **Tel: (213) 989-2265**

Principal Officers: Jules Huppert, President & Chief Executive Officer; Dwight D. Ham, Executive Vice President & Chief Operating Officer; William H. Guleserian, Senior Vice President & Chief Financial Officer; Kenneth J. Kaufman, Senior Vice President & Senior Credit Administrator; Nancy Misetich, Vice President & Cashier.

Directors: Bruce D. Ackerman, John Bedrosian, C.T. DeCinces, Dwight Ham, Jules Huppert, Richard A. Lithgow, Joseph Piemonte, Michael Prince, Lyle Williamson.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		8,636
U. S. Treasury securities		6,042
Obligations of U.S. Gov't agencies, etc.		14,125
Loans (excluding unearned income)	78,817	
LESS: Reserve for possible loan losses	705	
Loans (net)		78,112
Direct lease financing		1,102
Bank premises, furniture and fixtures		3,070
Other assets		2,968
Total Assets		114,055

LIABILITIES

Demand deposits (IPC)		27,210
Time and savings deposits (IPC)		68,215
Deposits of States and municipalities		100
Deposits of commercial banks		700
Certified and officers checks		2,050
Total Domestic Deposits	98,275	
Demand deposits	29,260	
Time and savings deposits	69,015	
Total Domestic and Foreign Deposits		98,275
Federal funds purchased, etc.		10,174
Other liabilities for borrowed money		38
Other liabilities		1,188
Total Liabilities		109,675

EQUITY CAPITAL

Common stock		4,946
Undivided profits		-566
Total Equity Capital		4,380
Total Liabilities and Equity Capital		114,055

Branch offices (4): Encino, Universal City, West Van Nuys, Woodland Hills.

Visalia Community Bank

Incorporated July 30, 1976

128 East Main Street, Visalia 93291 **Tel: (209) 625-8733**

Principal Officers: William C. Hahesy, Chairman of the Board; Loren S. Kuehne, President & Chief Executive Officer; Robert L. Larson, Senior Vice President & Chief Financial Officer; J.P. Tinguely, Senior Vice President and Senior Credit Officer.

Directors: Richard J. Artis, John B. Castiglione, M.D., F. T. Elliott, Jr., William C. Hahesy, Thomas W. Peltzer, Lloyd C. Pendegraft, Stanley S. Simpson, Jr, Mary Louise Vivier.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		6,021
U. S. Treasury securities		257
Obligations of U.S. Gov't agencies, etc.		1,774
Federal funds sold, etc.		1,800
Loans (excluding unearned income)	16,749	
LESS: Reserve for possible loan losses	294	
Loans (net)		16,455
Bank premises, furniture and fixtures		1,047
Other assets		390
Total Assets		27,744

LIABILITIES

Demand deposits (IPC)		7,335
Time and savings deposits (IPC)		17,449
Deposits of U.S. Government		5
Deposits of States and municipalities		534
Certified and officers checks		217
Total Domestic Deposits	25,540	
Demand deposits	7,567	
Time and savings deposits	17,973	
Total Domestic and Foreign Deposits		25,540
Other liabilities for borrowed money		59
Other liabilities		336
Total Liabilities		25,935

EQUITY CAPITAL

Common stock		1,300
Surplus		939
Undivided profits		-430
Total Equity Capital		1,809
Total Liabilities and Equity Capital		27,744

Branch offices (2): Visalia (2).

Warner Center Bank

Incorporated February 17, 1981

21333 Oxnard Street, Woodland Hills 91367 **Tel: (818) 710-0611**

Principal Officers: Daniel J. Geary, Jr., President & Chief Executive Officer; John M. Lyons, Senior Vice President & Senior Loan Officer; Sylvia C. Horrell, Senior Vice President & Cashier; Terry Downard, Anthony Hernandez, Gary L. Nudell, Vice Presidents; Linda Ransom, Vice President & Operations Manager; Judy Hooker, Vice President & Loan Officer.

Directors: Michael Bridge, Thomas Caldwell, Sam Iacobellis, Benson Lloyd, Troy Norlander, Jerome Simon.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		9,175
U. S. Treasury securities		100
Obligations of U.S. Gov't agencies, etc.		200
Obligations of States and political subdivisions		435
Federal funds sold, etc.		5,562
Loans (excluding unearned income)	30,967	
LESS: Reserve for possible loan losses	491	
Loans (net)		30,476
Direct lease financing		78
Bank premises, furniture and fixtures		702
Other assets		591
Total Assets		47,319

LIABILITIES

Demand deposits (IPC)		13,129
Time and savings deposits (IPC)		28,472
Deposits of U.S. Government		295
Deposits of commercial banks		200
Certified and officers checks		805
Total Domestic Deposits	42,901	
Demand deposits	14,229	
Time and savings deposits	28,672	
Total Domestic and Foreign Deposits		42,901
Other liabilities		466
Total Liabilities		43,367

EQUITY CAPITAL

Common stock	3,233
Undivided profits	719
Total Equity Capital	3,952
Total Liabilities and Equity Capital	47,319

West Valley Bank

Incorporated January 9, 1978

6301 Owensmouth Avenue, Woodland Hills 91367 Tel: (213) 716-9700

Principal Officers: George E. Moss, Chairman of the Board; John R. Van Dyke, President; Richard Donchak, Senior Vice President; Lynett Stammire, Senior Vice President & Cashier.

Directors: Jack L. Baum, Ilan Bender, Eugene Y. Gootnick, M.D., Allan M. Lawrence, George E. Moss, John R. Van Dyke.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		4,379
Obligations of States and political subdivisions		100
Loans (excluding unearned income)	36,374	
LESS: Reserve for possible loan losses	348	
Loans (net)		36,026
Direct lease financing		24
Bank premises, furniture and fixtures		693
Investments in unconsolidated subsidiaries		137
Other assets		611
Total Assets		41,970

LIABILITIES

Demand deposits (IPC)		8,897
Time and savings deposits (IPC)		28,767
Deposits of U.S. Government		228
Deposits of States and municipalities		200
Certified and officers checks		407
Total Domestic Deposits	38,499	
Demand deposits	9,532	
Time and savings deposits	28,967	
Total Domestic and Foreign Deposits		38,499
Federal funds purchased, etc.		1,900
Other liabilities		637
Total Liabilities		41,036

EQUITY CAPITAL

Common stock	1,940
Surplus	877
Undivided profits	-1,883
Total Equity Capital	934
Total Liabilities and Equity Capital	41,970

Branch office: Tarzana.

Western Bank

Incorporated April 10, 1973

1251 Westwood Blvd., Los Angeles 90024 **Tel: (213) 477-2401**

Principal Officers: Hugh S. Smith, Jr., Chairman of the Board and President; William H. Turner, Executive Vice President; James McDowell, Senior Vice President and Cashier.

Directors: Harvey Flax, Lewis Gravante, Jr., Richard G. Martin, Angelo Minardi, Joseph D. Pinsky, Paul R. Puma, Hugh S. Smith, Jr., William H. Turner, Bernard Zweben.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		20,633
U. S. Treasury securities		1,631
Obligations of U.S. Gov't agencies, etc.		549
Obligations of States and political subdivisions		1,011
Other bonds, notes, and debentures		210
Federal funds sold, etc.		23,000
Loans (excluding unearned income)	48,361	
LESS: Reserve for possible loan losses	564	
Loans (net)		47,797
Direct lease financing		131
Bank premises, furniture and fixtures		1,169
Other real estate owned		1,868
Other assets		1,105
Total Assets		99,104

LIABILITIES

Demand deposits (IPC)		40,646
Time and savings deposits (IPC)		47,295
Deposits of U.S. Government		115
Certified and officers checks		2,404
Total Domestic Deposits	90,460	
Demand deposits	43,165	
Time and savings deposits	47,295	
Total Domestic and Foreign Deposits		90,460
Other liabilities		1,189
Total Liabilities		91,649

EQUITY CAPITAL

Common stock	3,351
Undivided profits	4,104
Total Equity Capital	7,455
Total Liabilities and Equity Capital	99,104

Subsidiary: WBC Management Co., Inc.
Branch office: Santa Monica.
Places of Business (2): Irvine, Upland.

Western Community Bank of Corona-Norco

Incorporated August 28, 1979

321 East Sixth, Street, Corona 91720 **Tel: (714) 734-4110**

Principal Officers: James C. Spillman, President and Chief Executive Officer; James A. Verplancke, Senior Vice President; Sonya D. Tubbs, Senior Vice President, Cashier and Assistant Secretary.

Directors: Albert Agins, Arend John Bos, Eleanor T. Brinton, Ira D. Calvert, Orrin E. Chance, Josephine DeBos, Garrett Joor, Ezekiel E. Mejia, Kenneth L. Moore, George E. Padgett, Arthur R. Seidler, James C. Spillman, S. Eugene Stroud, Frank A. Tetley, III, Harold R. Tollerup, John E. Vanderbur.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		3,153
U. S. Treasury securities		2,496
Federal funds sold, etc.		100
Loans (excluding unearned income)	14,625	
LESS: Reserve for possible loan losses	147	
Loans (net)		14,478
Bank premises, furniture and fixtures		1,236
Other real estate owned		193
Other assets		324
Total Assets		21,980

LIABILITIES

Demand deposits (IPC)		5,548
Time and savings deposits (IPC)		12,237
Deposits of U.S. Government		43
Deposits of States and municipalities		786
Certified and officers checks		346
Total Domestic Deposits	18,960	
Demand deposits	5,937	
Time and savings deposits	13,023	
Total Domestic and Foreign Deposits		18,960
Mortgage indebtedness		131
Other liabilities		311
Total Liabilities		19,402

EQUITY CAPITAL

Common stock		2,500
Undivided profits		78
Total Equity Capital		2,578
Total Liabilities and Equity Capital		21,980

Branch office: Norco.

Western State Bank

Established October 27, 1980

1750 E. Huntington Drive, Duarte 91010 **Tel: (818) 357-9611**

Principal Officers: Harold T. Lacey, Chairman of the Board and President; Betty L. Lacey, Vice President and Secretary; Warren Lemons, Vice President and Cashier.

Directors: Rao L. Atluri, M.D., Philip Y. Attalla, M.D., Edith Brothers, Consuelo C. Gayo, Harold T. Lacey, Amado D. Mandani, M.D., Ronald J. Miller, Pharm. D., Eugene C. Rothenberger, Jose B. Viloria, Jr., M.D.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		911
U. S. Treasury securities		100
Obligations of U.S. Gov't agencies, etc.		2,295
Federal funds sold, etc.		1,500
Loans (excluding unearned income)	12,479	
LESS: Reserve for possible loan losses	131	
Loans (net)		12,348
Direct lease financing		525
Bank premises, furniture and fixtures		383
Other real estate owned		1,972
Other assets		677
Total Assets		20,711

LIABILITIES

Demand deposits (IPC)		3,074
Time and savings deposits (IPC)		12,321
Deposits of U.S. Government		15
Deposits of States and municipalities		2,061
Certified and officers checks		362
Total Domestic Deposits	17,833	
Demand deposits	3,945	
Time and savings deposits	13,888	
Total Domestic and Foreign Deposits		17,833
Other liabilities		1,176
Total Liabilities		19,009

EQUITY CAPITAL

Common stock	2,483
Undivided profits	-781
Total Equity Capital	1,702
Total Liabilities and Equity Capital	20,711

Branch office: Covina.

Westlands Bank

Incorporated June 10, 1970

2900 South Harbor Blvd., Santa Ana 92704 **Tel: (714) 979-4600**

Principal Officers: L.L.H. Boynton, Chairman of the Board & Chief Executive Officer; W.H. Kirby, President; W.R. McLaurin, D.J. Rae, Divisional Vice Presidents; R.M. Kingston, G.M. Morin, Group Vice Presidents; M.B. Bohnet, Corporate Secretary.

Directors: M.B. Bohnet, L.L.H. Boynton, R.G. Heisz, W.H. Kirby, G.W.C. McLaughlan, J.J. McMorrow, J. A. Murdy, III, C.M. van Vlierden, Sidney H. Wyse.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		47,151
U. S. Treasury securities		30,457
Obligations of U.S. Gov't agencies, etc.		7,327
Obligations of States and political subdivisions		8,714
Corporate stock		2,242
Federal funds sold, etc.		22,000
Loans (excluding unearned income)	248,715	
LESS: Reserve for possible loan losses	2,989	
Loans (net)		245,726
Direct lease financing		235
Bank premises, furniture and fixtures		7,077
Other real estate owned		14,133
Other assets		11,068
Total Assets		396,130

LIABILITIES

Demand deposits (IPC)		103,201
Time and savings deposits (IPC)		210,938
Deposits of U.S. Government		109
Deposits of States and municipalities		5,001
Certified and officers checks		3,319
Total Domestic Deposits	322,568	
Demand deposits	106,630	
Time and savings deposits	215,938	
Total Domestic and Foreign Deposits		322,568
Other liabilities		5,765
Total Liabilities		328,333

EQUITY CAPITAL

Common stock	3,207
Surplus	85,267
Undivided profits	-20,677
Total Equity Capital	67,797
Total Liabilities and Equity Capital	396,130

Parent Companies: Canadian Commercial Bank, Westlands Diversified Bancorp.
Subsidiaries: Automated Processing & Development Corp.
Branch offices (3): Campbell, Sacramento, San Diego.

Westside Bank

Incorporated August 21, 1980

60 West 10th Street, Tracy 95376 **Tel: (209) 836-5500**

Principal Officers: James H. Foster, President & Chief Executive Officer; Geoffrey B. Wright, Senior Vice President, Senior Lending Officer.

Directors: Dante S. Ciabattari, William Coats, James H. Foster, Simeon J. Frerichs, John C. Kimball, William H. Langenberg, Thomas F. Matthews, Albert E. Navarra, Edgar R. Thoming, Robert L. Williams.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		4,266
U. S. Treasury securities		4,397
Obligations of U.S. Gov't agencies, etc.		707
Obligations of States and political subdivisions		872
Other bonds, notes, and debentures		1,059
Federal funds sold, etc.		1,410
Loans (excluding unearned income)	31,804	
LESS: Reserve for possible loan losses	281	
Loans (net)		31,523
Bank premises, furniture and fixtures		753
Other assets		662
Total Assets		45,649

LIABILITIES

Demand deposits (IPC)		7,643
Time and savings deposits (IPC)		28,412
Deposits of States and municipalities		2,761
Certified and officers checks		361
Total Domestic Deposits	39,177	
Demand deposits	8,182	
Time and savings deposits	30,995	
Total Domestic and Foreign Deposits		39,177
Federal funds purchased, etc.		200
Other liabilities		908
Total Liabilities		40,285

EQUITY CAPITAL

Common stock		4,679
Undivided profits		685
Total Equity Capital		5,364
Total Liabilities and Equity Capital		45,649

Subsidiary: Site West Land Company.
Branch offices (2): Manteca, Patterson.

Wilshire State Bank

Incorporated May 12, 1980

3200 Wilshire Boulevard, Los Angeles 90010 **Tel: (213) 387-3200**

Principal Officers: Stanley S. Reyburn, Executive Vice President & Chief Executive Officer; Paul A. Jones, Senior Vice President & Chief Financial Officer; Michael Kim, Tom Wilson, Regional Vice Presidents & Managers.

Directors: Peter H. Ahn, Paul W. Chung, Mel Elliot, Samuel Greenfield, Donald R. Hinkley, Kuytae Hwang, Richard Y. Lim, Gilbert W. Lindsey, Fred F. Mautner, Vincent Nuccio, Stanley S. Reyburn, Harry Siafaris, Forrest I. Stichman, Mickey Wayne, Ph.D., Steve Yoon.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,934
U. S. Treasury securities		1,827
Federal funds sold, etc.		1,455
Loans (excluding unearned income)	33,508	
LESS: Reserve for possible loan losses	279	
Loans (net)		33,229
Bank premises, furniture and fixtures		556
Other assets		1,408
Total Assets		44,409

LIABILITIES

Demand deposits (IPC)		14,527
Time and savings deposits (IPC)		24,000
Deposits of U.S. Government		11
Deposits of States and municipalities		683
Certified and officers checks		925
Total Domestic Deposits	40,146	
Demand deposits	13,795	
Time and savings deposits	26,351	
Total Domestic and Foreign Deposits		40,146
Other liabilities		567
Total Liabilities		40,713

EQUITY CAPITAL

Common stock	4,173
Undivided profits	-477
Total Equity Capital	3,696
Total Liabilities and Equity Capital	44,409

Branch offices (2): Los Angeles (2).

Yosemite Bank

Incorporated November 8, 1976

5171 Highway 49 North, Mariposa 95338 Tel: (209) 966-5444

Principal Officers: Earl Commeta, Chairman of the Board; Thomas C. Dowlan, President; Glenn E. Sutherland, Senior Vice President & Chief Financial Officer; Lorelei Begley, Vice President & Chief Operating Officer; Robert C. Eckart, Vice President & Senior Loan Officer; William T. Yaley, Vice President & Director of Marketing, Richard S. Gimblin, Secretary.

Directors: Fred Bardini, Ken Berg, Earl Cometti, Arthur H. Dahlem, M.D., William A. Freeman, Sherman Kishi, Frank Long, Jr., Bobby J. Rader, Ruben P. Webb.

STATEMENT OF CONDITION, as of December 31, 1984

(in thousands of dollars)

ASSETS

Cash and due from banks		5,833
U. S. Treasury securities		1,189
Obligations of U.S. Gov't agencies, etc.		3,399
Obligations of States and political subdivisions		1,783
Other bonds, notes, and debentures		406
Federal funds sold, etc.		2,150
Loans (excluding unearned income)	20,453	
LESS: Reserve for possible loan losses	206	
Loans (net)		20,247
Direct lease financing		100
Bank premises, furniture and fixtures		895
Other real estate owned		280
Investments in unconsolidated subsidiaries		47
Other assets		661
Total Assets		36,990

LIABILITIES

Demand deposits (IPC)		5,420
Time and savings deposits (IPC)		26,426
Deposits of States and municipalities		1,758
Certified and officers checks		394
Total Domestic Deposits	33,998	
Demand deposits	5,967	
Time and savings deposits	28,031	
Total Domestic and Foreign Deposits		33,998
Other liabilities		758
Total Liabilities		34,756

EQUITY CAPITAL

Common stock		894
Surplus		475
Undivided profits		865
Total Equity Capital		2,234
Total Liabilities and Equity Capital		36,990

Subsidiary: YB Real Estate, Inc.
Branch offices (3): Groveland, Livingston, Winton.
Extension of banking office: Mariposa.

FOREIGN BANKING CORPORATION BRANCH OFFICES

Banco Popular de Puerto Rico

Incorporated in San Juan, October 5, 1893

354 South Spring St., Los Angeles 90013 **Tel: (213) 626-1160**

Principal Officers: Carlos Sanchez, Manuel Remon, Juan Vasquez, Assistant Vice Presidents.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		3,041
Securities of other U.S. Government agencies		1,100
Loans	18,473	
LESS: Reserve for possible loan losses	94	
Loans (net)		18,379
Bank premises, furniture and fixtures, etc.		4,650
Customers liability to this branch under acceptances outstanding		14
Other assets		144
Total assets		27,328

LIABILITIES

Total Deposits	11,791
Acceptances executed by or for account of this branch	14
Due to directly related institutions	15,407
Other liabilities	116
Total liabilities	27,328

Bank Hapoalim, B.M.

Incorporated in Israel, 1921

6501 Wilshire Blvd., Los Angeles 90048 Tel: (213) 658-7350

Principal Officers: Zeev Ben Asher, Senior Vice President & West Coast Manager; Israel Kurt, First Vice President & Deputy Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		18,422
Loans	172,132	
LESS: Reserve for possible loan losses	1,545	
Loans (net)		170,587
Bank premises, furniture and fixtures, etc.		1,151
Due from directly related institutions		38,360
Other assets		3,734
Total assets		232,254

LIABILITIES

Total Deposits	56,164
Borrowings	15,000
Due to directly related institutions	160,235
Other liabilities	855
Total liabilities	232,254

Additional offices (2): Encino, San Francisco.

Bank Leumi Le-Israel B.M.

Incorporated in Israel, May 1, 1951

9731 Wilshire Blvd., Beverly Hills 90212 **Tel: (213) 278-7001**

Principal Officer: Aharon Kacherginsky, Senior Vice President; Bill Brosnan, Vice President & Chief Lending Officer; A.M. Orzada, Chief Operations Officer; B. Cowan, Vice President.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		6,851
U. S. Treasury securities		17,456
Other securities		2,363
Loans	198,142	
LESS: Reserve for possible loan losses	255	
Loans (net)		197,887
Bank premises, furniture and fixtures, etc.		2,337
Real estate owned other than bank premises		3,710
Customers liability to this branch under acceptances outstanding		3,247
Other assets		4,165
Total assets		238,016

LIABILITIES

Total Deposits	**173,585**
Acceptances executed by or for account of this branch	3,247
Due to directly related institutions	55,076
Other liabilities	6,108
Total liabilities	238,016

Additional office: Encino.
Extension of office: Beverly Hills.

Bank of Guam

Incorporated in Guam, 1972

404 Montgomery Street, San Francisco 94104 **Tel: (415) 392-1670**

Principal officers: Daniel L. Perez, Vice President & Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		188
Loans	4,678	
LESS: Reserve for possible loan losses		
Loans (net)		4,678
Bank premises, furniture and fixtures, etc.		432
Due from directly related institutions		4,614
Other assets		146
Total assets		10,058

LIABILITIES

Total Deposits	4,436
Borrowings	5,600
Other liabilities	22
Total liabilities	10,058

Banque Indosuez

Incorporated in Paris, 1875

333 South Grand Avenue, Los Angeles 90071 Tel: (213) 614-1800

Principal Officers: Craig H. Studwell Vice President & Branch Manager; Jacques Delvoye, Vice President & Manager, Corporate Banking; Heinz Hoffman, Assistant Vice President & Operations Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		439
Loans	44,033	
LESS: Reserve for possible loan losses	37	
Loans (net)		43,996
Bank premises, furniture and fixtures, etc.		342
Customers liability to this branch under acceptances outstanding		3,516
Other assets		279
Total assets		48,572

LIABILITIES

Total Deposits	1,280
Acceptances executed by or for account of this branch	3,516
Margin and cash collateral accounts	157
Due to directly related institutions	43,515
Other liabilities	104
Total liabilities	48,572

Credit Suisse

Incorporated in Switzerland, July 5, 1856

800 Wilshire Blvd., Los Angeles 90017 Tel: (213) 489-2720

Principal Officers: Frank Meister, Senior Vice President; William C. Brooks, Robert C. Sheedy, Vice President; Jose N. Correa, Matthias H. Grauf, James P. Haddad, Philippe M. Monney, Marilou Palenzuela, Assistant Vice Presidents.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		3,294
U. S. Treasury securities		506
Other securities		99
Loans	173,202	
LESS: Reserve for possible loan losses	1,075	
Loans (net)		172,127
Bank premises, furniture and fixtures, etc.		70
Other assets		4,686
Total assets		180,782

LIABILITIES

Total Deposits	**27,964**
Borrowings	6,325
Due to directly related institutions	144,170
Other liabilities	2,323
Total liabilities	180,782

The Hongkong and Shanghai Banking Corporation

Incorporated in Hong Kong, August 14, 1886

160 Sansome St., San Francisco 94104 **Tel: (415) 433-1370**

Principal Officers: E.V. Howard, Senior Vice President & Agent; Victor Naramura, Vice President & Agent.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		9,117
Securities of other U.S. Government agencies		1,009
Loans	251,220	
LESS: Reserve for possible loan losses		
Loans (net)		251,220
Bank premises, furniture and fixtures, etc.		304
Other assets		2,592
Total assets		264,242

LIABILITIES

Total Deposits	**216,134**
Borrowings	2,605
Margin and cash collateral accounts	358
Due to directly related institutions	42,688
Other liabilities	2,457
Total liabilities	264,242

Additional office: Los Angeles.

Lloyds Bank International, Limited

Incorporated in England, 1974

612 So. Flower Street, Los Angeles 90017 **Tel: (213) 489-8700**

Principal Officer: C.K. Davis, Vice President & Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		3,208
U. S. Treasury securities		1,248
Loans	190,667	
LESS: Reserve for possible loan losses	2,000	
Loans (net)		188,667
Bank premises, furniture and fixtures, etc.		170
Other assets		5,761
Total assets		199,054

LIABILITIES

Total Deposits	**66,497**
Borrowings	40,722
Due to directly related institutions	87,577
Other liabilities	4,258
Total liabilities	199,054

Additional office: San Francisco.

Metropolitan Bank and Trust Company

Incorporated in Philippines, April 6, 1962

25 Kearny Street, San Francisco 94108 **Tel: (415) 391-6933**

Principal Officers: William Wen-Pai Yu, Assistant Vice President & Agent; Ernesto C. Garlit, Senior Manager & Deputy Agent.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		14
U. S. Treasury securities		535
Loans	8,244	
LESS: Reserve for possible loan losses	453	
Loans (net)		7,791
Bank premises, furniture and fixtures, etc.		54
Real estate owned other than bank premises		174
Customers liability to this branch under acceptances outstanding		43
Other assets		642
Total assets		9,253

LIABILITIES

Total Deposits	**3,939**
Borrowings	3,288
Acceptances executed by or for account of this branch	43
Margin and cash collateral accounts	49
Due to directly related institutions	1,661
Other liabilities	273
Total liabilities	9,253

Philippine National Bank

Incorporated in Philippines, February 4, 1916

700 So. Flower St., Suite 2516, Los Angeles 90017 Tel: (213) 489-7210

Principal Officers: Bienvenido D. Yap, Vice President; Amelia P. Gella, Senior Assistant Manager; Emilio U. Macaspac, Auditor.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		108
U. S. Treasury securities		2,510
Loans	9,435	
LESS: Reserve for possible loan losses		
Loans (net)		9,435
Bank premises, furniture and fixtures, etc.		64
Real estate owned other than bank premises		83
Due from directly related institutions		35,535
Other assets		988
Total assets		48,723

LIABILITIES

Total Deposits	6,772
Borrowings	41,466
Other liabilities	485
Total liabilities	48,723

The Saitama Bank, Ltd.

Incorporated in Japan, July 1, 1943

800 West Sixth St., Los Angeles 90017 **Tel: (213) 629-3121**

Principal Officers: Isao Kondo, Agent; Minoru Taguchi, Deputy Agent.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		466,226
Other securities		96,534
Loans	369,374	
LESS: Reserve for possible loan losses	3,964	
Loans (net)		365,410
Bank premises, furniture and fixtures, etc.		420
Customers liability to this branch under acceptances outstanding		16,250
Due from directly related institutions		3,964
Other assets		18,509
Total assets		967,313

LIABILITIES

Total Deposits	**659,502**
Borrowings	248,850
Acceptances executed by or for account of this branch	16,250
Margin and cash collateral accounts	5
Due to directly related institutions	28,643
Other liabilities	14,063
Total liabilities	967,313

Societe Generale

Incorporated in France, 1864

1875 Century Park East, Los Angeles 90067 **Tel: (213) 203-8100**

Principal Officers: Alan Babcock, Vice President, Regional Manager; Jacques Salaun, Deputy Regional Manager; Peter Mayne, Stewart Ekelund, Vice Presidents.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		192
U. S. Treasury securities		916
Loans	26,959	
LESS: Reserve for possible loan losses	430	
Loans (net)		26,529
Bank premises, furniture and fixtures, etc.		334
Real estate owned other than bank premises		1,650
Customers liability to this branch under acceptances outstanding		286
Other assets		1,120
Total assets		31,027

LIABILITIES

Total Deposits	114
Acceptances executed by or for account of this branch	286
Due to directly related institutions	30,506
Other liabilities	121
Total liabilities	31,027

Swiss Bank Corporation

Incorporated in Switzerland, 1872

101 California Street, Suite 1700, San Francisco 94111 Tel: (415) 774-3300

Principal Officers: Ernest A. Plattner, First Vice President; Hans-Ueli Surber, Vice President.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		11,007
Securities of other U.S. Government agencies		600
Loans	328,125	
LESS: Reserve for possible loan losses		
Loans (net)		328,125
Bank premises, furniture and fixtures, etc.		1,726
Customers liability to this branch under acceptances outstanding		16
Other assets		18,467
Total assets		359,941

LIABILITIES

Total Deposits	**169,849**
Borrowings	23,552
Acceptances executed by or for account of this branch	16
Margin and cash collateral accounts	17
Due to directly related institutions	153,278
Other liabilities	13,229
Total liabilities	359,941

United Mizrahi Bank, Ltd.

Incorporated in Israel, 1923

727 W. 7th Street, Los Angeles 90017 **Tel: (213) 623-7345**

Principal Officers: Arieh Greenbaum, Senior Vice President & Manager .

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		2,525
U. S. Treasury securities		391
Other securities		3,000
Loans	96,322	
LESS: Reserve for possible loan losses	400	
Loans (net)		95,922
Bank premises, furniture and fixtures, etc.		29
Customers liability to this branch under acceptances outstanding		157
Other assets		1,953
Total assets		103,977

LIABILITIES

Total Deposits	**63,229**
Borrowings	26,808
Acceptances executed by or for account of this branch	157
Due to directly related institutions	12,133
Other liabilities	1,650
Total liabilities	103,977

FOREIGN BANKING CORPORATION
AGENCY OFFICES

Algemene Bank Nederland N.V.

Incorporated in the Netherlands, February 7, 1824

555 South Flower St., Los Angeles 90071 **Tel: (213) 626-3401**

Principal Officers: Andre Boysen, Executive Vice President and Manager (Los Angeles); John H. Lynch; Vice President and Manager (San Francisco).

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		1,027
U. S. Treasury securities		1,115
Loans	107,834	
LESS: Reserve for possible loan losses	518	
Loans (net)		107,316
Bank premises, furniture and fixtures, etc.		824
Customers liability to this branch under acceptances outstanding		6,543
Other assets		828
Total assets		117,653

LIABILITIES

Total Deposits	**2,110**
Borrowings	645
Acceptances executed by or for account of this branch	6,543
Margin and cash collateral accounts	22
Due to directly related institutions	107,811
Other liabilities	522
Total liabilities	117,653

Additional office: San Francisco.

Australia and New Zealand Banking Group Limited

Incorporated 1970

707 Wilshire Blvd., Los Angeles 90017 **Tel: (213) 620-0413**

Principal Officers: Kenneth D. Swan, Senior Vice President and Manager; John S. Pearse, Vice President.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		317
U. S. Treasury securities		545
Loans	125,717	
LESS: Reserve for possible loan losses	4,150	
Loans (net)		121,567
Bank premises, furniture and fixtures, etc.		616
Real estate owned other than bank premises		4,500
Other assets		6,268
Total assets		133,813

LIABILITIES

Total Deposits	**13,377**
Borrowings	88,139
Due to directly related institutions	30,869
Other liabilities	1,428
Total liabilities	133,813

Banca Commerciale Italiana

Incorporated in Italy 1894

555 South Flower St., Los Angeles 90071 **(213) 624-0440**

Principal Officers: Giuliano Lombardi, Senior Vice President and Manager; Carlo Martini, First Vice President and Deputy Manager; Anthony Antoun, Guillermo Schmidle, Vice Presidents; Alberto Marazzi, Assistant Vice President & Controller, Jack Wityak, Assistant Vice President.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		614
U. S. Treasury securities		591
Other securities		2,926
Loans	270,339	
LESS: Reserve for possible loan losses	8,330	
Loans (net)		262,009
Bank premises, furniture and fixtures, etc.		84
Other assets		4,551
Total assets		270,775

LIABILITIES

Total Deposits	1,158
Borrowings	236,500
Margin and cash collateral accounts	1,773
Due to directly related institutions	26,960
Other liabilities	4,384
Total liabilities	270,775

Banca Nazionale del Lavoro

Incorporated in Italy, 1913

707 Wilshire Blvd., Los Angeles 90017 **Tel: (213) 680-3600**

Principal Officers: Carlo Benedetti, First Vice President & Manager; John J. Farrell, Vice President & Assistant Manager; Magdi Mikhail, Vice President & Comptroller; Stanley Lefkowitz, Alphons R.E. Smit, Assistant Vice Presidents; John E. Kruse, Robert Petel, Assistant Secretaries.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		84
U. S. Treasury securities		25
Loans	311,398	
LESS: Reserve for possible loan losses	1,078	
Loans (net)		310,320
Bank premises, furniture and fixtures, etc.		125
Customers liability to this branch under acceptances outstanding		1,091
Other assets		4,983
Total assets		316,628

LIABILITIES

Total Deposits	46
Borrowings	309,300
Acceptances executed by or for account of this branch	1,091
Margin and cash collateral accounts	188
Due to directly related institutions	1,838
Other liabilities	4,165
Total liabilities	316,628

Banca Serfin, S.N.C.

Incorporated in Mexico, 1884

One Wilshire Bldg., Los Angeles 90017 **Tel: (213) 687-6610**

Principal Officers: Richard R. Bilbrough, Vice President & Agent; Antonio R. Pariente, Business Development Manager; Maria-Victoria Duran, Administrative Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		1,050
U. S. Treasury securities		614
Loans	141,152	
LESS: Reserve for possible loan losses		
Loans (net)		141,152
Bank premises, furniture and fixtures, etc.		104
Due from directly related institutions		3,951
Other assets		2,857
Total assets		149,728

LIABILITIES

Total Deposits	**112,740**
Borrowings	35,300
Other liabilities	1,688
Total liabilities	149,728

Banco Central, S.A.

Incorporated in Spain, December 6, 1919

505 Sansome Street, San Francisco 94111 **Tel: (415) 398-6333**

Principal Officers: Eusebio Lahoz, Manager and Agent; Jose A. Cruz, Controller.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS		
Cash and due from banks		144
U. S. Treasury securities		506
Loans	214,551	
LESS: Reserve for possible loan losses	400	
Loans (net)		214,151
Bank premises, furniture and fixtures, etc.		711
Customers liability to this branch under acceptances outstanding		758
Other assets		7,594
Total assets		223,864
LIABILITIES		
Total Deposits		161
Borrowings		216,650
Acceptances executed by or for account of this branch		758
Margin and cash collateral accounts		13
Due to directly related institutions		4,482
Other liabilities		1,800
Total liabilities		223,864

Banco de la Nacion Argentina

Incorporated in Argentina, 1891

350 California Street, San Francisco 94104 **Tel: (415) 956-5483**

Principal Officers: Dardo Cartier, Senior Vice President and General Manager; Raul A. Anaya, Vice President and Deputy Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		813
Loans	124,424	
LESS: Reserve for possible loan losses		
Loans (net)		124,424
Bank premises, furniture and fixtures, etc.		140
Customers liability to this branch under acceptances outstanding		722
Due from directly related institutions		1,002
Other assets		5,889
Total assets		132,990

LIABILITIES

Total Deposits	**20,299**
Borrowings	109,739
Acceptances executed by or for account of this branch	1,993
Other liabilities	959
Total liabilities	132,990

Banco de Vizcaya, S.A.

Incorporated in Spain, March 26, 1901

650 California St., San Francisco 94108 **Tel: (415) 392-2530**

Principal Officers: Alberto A. de Almeida, Senior Vice President & Agent; Luis Basagoiti, Anthony J. Gonsalves, Vice Presidents and Assistant Agents.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		406
U. S. Treasury securities		504
Loans	48,359	
LESS: Reserve for possible loan losses		
Loans (net)		48,359
Bank premises, furniture and fixtures, etc.		103
Other assets		1,536
Total assets		50,908

LIABILITIES

Total Deposits	**36,378**
Borrowings	3,600
Due to directly related institutions	9,906
Other liabilities	1,024
Total liabilities	50,908

Banco di Roma

Incorporated in Italy, March 9, 1880

400 Montgomery St., San Francisco 94104 Tel: (415) 398-6500

Principal Officers: Luciano Ricci, Senior Vice President and Manager; Franceso Francis, First Vice President; Paul DeRoover, Robert C. Voss, Vice Presidents.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		826
Loans	1,181,607	
LESS: Reserve for possible loan losses	2,433	
Loans (net)		1,179,174
Bank premises, furniture and fixtures, etc.		181
Customers liability to this branch under acceptances outstanding		6
Other assets		19,692
Total assets		1,199,879

LIABILITIES

Total Deposits	9,205
Borrowings	1,153,168
Acceptances executed by or for account of this branch	6
Margin and cash collateral accounts	397
Due to directly related institutions	22,797
Other liabilities	14,306
Total liabilities	1,199,879

Banco di Sicilia

Incorporated in Italy, 1860

333 So. Grand Avenue, Los Angeles 90071 **Tel (213) 687-8337**

Principal Officers: Alessandro Iaguercia, Vice President & Manager; Michael Massarelli, Luigi Malesci, Assistant Vice Presidents; Mohammed Sabry, Operations Officer & Controller.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		546
Loans	32,321	
LESS: Reserve for possible loan losses		
Loans (net)		32,321
Bank premises, furniture and fixtures, etc.		339
Customers liability to this branch under acceptances outstanding		460
Other assets		358
Total assets		34,024

LIABILITIES

Total Deposits	3
Borrowings	28,500
Acceptances executed by or for account of this branch	460
Margin and cash collateral accounts	18
Due to directly related institutions	4,858
Other liabilities	185
Total liabilities	34,024

Banco do Brasil S.A.

Incorporated in Brazil, October 12, 1808

540 California St., San Francisco 94104 **Tel: (415) 398-4814**

Principal Officers: Wolmen Carvalho, Joao M. Stefanon, General Managers; Jose A.S. Boiteux, Jose S. Pimentel da Costa, Managers.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS		
Cash and due from banks		1,092
U. S. Treasury securities		504
Obligations of States and political subdivisions		577
Loans	2,600	
LESS: Reserve for possible loan losses	527	
Loans (net)		2,073
Bank premises, furniture and fixtures, etc.		182
Due from directly related institutions		1,363,038
Other assets		29,145
Total assets		1,396,611

LIABILITIES	
Total Deposits	**220,277**
Borrowings	1,166,316
Other liabilities	10,018
Total liabilities	1,396,611

Additional office: Los Angeles.

Banco do Estado de Sao Paulo S.A.

Incorporated in Brazil, November 4, 1926

101 California Street, San Francisco 94104 **Tel: (415) 781-7184**

Principal Officers: Lener Luiz Marangoni, General Manager; Francisco Ruiz Rodrigues, Manager; Alex C. Ramires, Accounting.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		2,757
Loans	89,298	
LESS: Reserve for possible loan losses	138	
Loans (net)		89,160
Bank premises, furniture and fixtures, etc.		275
Due from directly related institutions		88,944
Other assets		4,915
Total assets		186,051

LIABILITIES

Total Deposits	1,219
Borrowings	182,727
Other liabilities	2,105
Total liabilities	186,051

Banco Exterior de Espana, S.A.

Established in Spain, 1929

515 South Flower Street, Los Angeles 90071 **Tel: (213) 622-2100**

Principal Officers: Francisco Fuster, Vice President and General Manager; Mariko Miyasaki, Vice President.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		2,818
Other securities		19,652
Loans	48,551	
LESS: Reserve for possible loan losses	803	
Loans (net)		47,748
Bank premises, furniture and fixtures, etc.		195
Customers liability to this branch under acceptances outstanding		31
Due from directly related institutions		14,314
Other assets		1,947
Total assets		86,705

LIABILITIES

Total Deposits	**35,427**
Borrowings	49,350
Acceptances executed by or for account of this branch	31
Margin and cash collateral accounts	529
Other liabilities	1,368
Total liabilities	86,705

Banco Nacional de Mexico, S.N.C.

Incorporated in Mexico City, 1884

800 West Sixth St., Los Angeles 90017 **Tel: (213) 624-6225**

Principal Officers: Russell A. Bennett, General Manager and Agent; Xavier Aguilera, Deputy Agent.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		18
U. S. Treasury securities		550
Loans	91,722	
LESS: Reserve for possible loan losses		
Loans (net)		91,722
Bank premises, furniture and fixtures, etc.		18
Other assets		3,887
Total assets		96,195

LIABILITIES

Total Deposits	42,029
Borrowings	6,000
Due to directly related institutions	45,479
Other liabilities	2,687
Total liabilities	96,195

Banco Real S.A.

Incorporated in Brazil, June 16, 1925

800 West Sixth St., Suite 1200, Los Angeles 90017 **Tel: (213) 488-0901**

Principal Officers: Joao Aguiar, General Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		2,472
Loans	1,436	
LESS: Reserve for possible loan losses		
Loans (net)		1,436
Due from directly related institutions		38,008
Other assets		778
Total assets		42,694

LIABILITIES

Total Deposits	42,015
Other liabilities	679
Total liabilities	42,694

Banco Totta & Acores

Incorporated in Portugal, 1843

One Montgomery Street, San Franisco 94104 Tel: (415) 989-1990

Principal officers: Manuel Quartin-Bastos, General Manager & Agent; Gardner S. Jacobs, Vice President & Deputy Agent.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		69
U. S. Treasury securities		508
Loans	72,623	
LESS: Reserve for possible loan losses		
Loans (net)		72,623
Bank premises, furniture and fixtures, etc.		774
Other assets		1,807
Total assets		75,781

LIABILITIES

Total Deposits	3
Borrowings	10,758
Due to directly related institutions	63,372
Other liabilities	1,648
Total liabilities	75,781

Bancomer, S.N.C.

Incorporated in Mexico, October 15, 1932

444 South Flower St., Ste 3900, Los Angeles 90071 Tel: (213) 489-7245

Principal Officers: Carlos A. Tejeda, Vice President and General Manager; Jorge Piedrahita, Operations Manager; Heidrun Williams, Money Market Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		747
U. S. Treasury securities		528
Other securities		764
Loans	400,371	
LESS: Reserve for possible loan losses	118	
Loans (net)		400,253
Bank premises, furniture and fixtures, etc.		416
Customers liability to this branch under acceptances outstanding		5,110
Other assets		10,080
Total assets		417,898

LIABILITIES

Total Deposits	**268,165**
Borrowings	134,888
Acceptances executed by or for account of this branch	5,110
Due to directly related institutions	4,730
Other liabilities	5,005
Total liabilities	417,898

Bangkok Metropolitan Bank, Limited

Incorporated in Thailand, August 21, 1950

350 Sansome Street, Suite 960, San Francisco 94104 Tel: (415) 392-1580

Principal Officers: Virmit Tejabaipul, Senior Vice President & Area Manager; Sukic Palavivatana, Agent & Vice President.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		187
U. S. Treasury securities		565
Other securities		8,784
Loans	23,689	
LESS: Reserve for possible loan losses		
Loans (net)		23,689
Bank premises, furniture and fixtures, etc.		118
Due from directly related institutions		20,681
Other assets		1,777
Total assets		55,801

LIABILITIES

Total Deposits	2,483
Borrowings	51,100
Margin and cash collateral accounts	2
Other liabilities	2,216
Total liabilities	55,801

Bank Bumiputra Malaysia Berhad

Incorporated in Malaysia, October 1, 1965

707 Wilshire Blvd., Suite 5315, Los Angeles 90017 Tel: (213) 627-4711

Principal Officers: Halim Muhamat, General Manager-Agent; Azmi Hamid, Assistant General Manager-Assistant Agent.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		768
Loans	47,457	
LESS: Reserve for possible loan losses	150	
Loans (net)		47,307
Bank premises, furniture and fixtures, etc.		1,259
Customers liability to this branch under acceptances outstanding		2,937
Other assets		1,059
Total assets		53,330

LIABILITIES

Total Deposits	92
Borrowings	42,685
Acceptances executed by or for account of this branch	2,948
Margin and cash collateral accounts	520
Due to directly related institutions	6,427
Other liabilities	658
Total liabilities	53,330

Bank Melli Iran

Incorporated in Iran, September 8, 1928

44 Montgomery St., San Francisco 94104 **Tel: (415) 956-5430**

Principal Officers: H. Ghazvini-nejad, Chief Agent.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		802
Loans	1,830	
LESS: Reserve for possible loan losses	153	
Loans (net)		1,677
Bank premises, furniture and fixtures, etc.		52
Other assets		326
Total assets		2,857

LIABILITIES

Total Deposits	2
Borrowings	605
Margin and cash collateral accounts	3
Due to directly related institutions	849
Other liabilities	1,398
Total liabilities	2,857

Bank of British Columbia

Incorporated in Canada, July 18, 1968

300 Montgomery St., San Francisco 94104 **Tel: (415) 788-7373**

Principal Officer: Clive Bettles, Agent.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		1,519
Loans	85,223	
LESS: Reserve for possible loan losses		
Loans (net)		85,223
Due from directly related institutions		9,713
Other assets		1,276
Total assets		97,731

LIABILITIES

Total Deposits	**45,060**
Borrowings	51,000
Other liabilities	1,671
Total liabilities	97,731

Bank of Credit and Commerce, Hongkong, Limited

Incorporated in Hong Kong, October 24, 1960

266 Bush Street, San Francisco 94104 **Tel: (415) 956-1166**

Principal Officers: M. Sultan Mohiuddin, Manager; Lawrence E. Michenfelder, Operations Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		1,114
Loans	18,594	
LESS: Reserve for possible loan losses	212	
Loans (net)		18,382
Bank premises, furniture and fixtures, etc.		261
Customers liability to this branch under acceptances outstanding		169
Due from directly related institutions		69,147
Other assets		1,181
Total assets		90,254

LIABILITIES

Total Deposits	**80,741**
Borrowings	8,500
Acceptances executed by or for account of this branch	169
Margin and cash collateral accounts	189
Other liabilities	655
Total liabilities	90,254

Bank of Credit and Commerce International, S.A.

Incorporated in Luxembourg, 1972

501 West Sixth Street, Los Angeles 90014 **Tel: (213) 617-1200**

Principal officers: Dilip B. Munshi, Manager; M. Yakoob Wadalawala, Operations Manager; Richard Collier, Senior Marketing Manager; Hieu T. Nguyen, Credit Manager; Zahra Khorasanee, Credit Officer.

STATEMENT OF CONDITION, as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		1,129
Loans	25,779	
LESS: Reserve for possible loan losses	3	
Loans (net)		25,776
Customers liability to this branch under acceptances outstanding		205
Due from directly related institutions		102,682
Other assets		932
Total assets		130,724

LIABILITIES

Total Deposits	51,070
Borrowings	78,200
Acceptances executed by or for account of this branch	205
Margin and cash collateral accounts	226
Other liabilities	1,023
Total liabilities	130,724

Bank of India

Incorporated in India, 1906

417 Montgomery St., San Francisco 94104 **Tel: (415) 956-6326**

Principal Officers: S. Bandyopadhyay, Vice President & Manager; V.V. Joshi, Assistant Vice President.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		1,009
U. S. Treasury securities		556
Loans	39,465	
LESS: Reserve for possible loan losses	1,167	
Loans (net)		38,298
Bank premises, furniture and fixtures, etc.		6
Real estate owned other than bank premises		232
Due from directly related institutions		17,375
Other assets		1,224
Total assets		58,700

LIABILITIES

Total Deposits	**40,767**
Borrowings	17,000
Margin and cash collateral accounts	79
Other liabilities	854
Total liabilities	58,700

Bank of Montreal

Incorporated in Canada, November 3, 1817

Four Embarcadero Center, 20th Floor, San Francisco 94111 Tel: (415) 391-8060

Principal Officers: Calvin R. Myers, Chief Agent; Peter E. Roxborough, Agent.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		4,141
U. S. Treasury securities		518
Loans	935,423	
LESS: Reserve for possible loan losses	82,372	
Loans (net)		853,051
Bank premises, furniture and fixtures, etc.		621
Other assets		7,198
Total assets		865,529

LIABILITIES

Total Deposits	
Borrowings	205,500
Margin and cash collateral accounts	9,041
Due to directly related institutions	645,951
Other liabilities	5,037
Total liabilities	865,529

Bank of New Zealand

Incorporated in New Zealand, 1861

600 Wilshire Blvd., Los Angeles 90017 **Tel: (213) 629-3243**

Principal Officers: John W. Russell, Vice President & Manager; Wayne R. Rees, Assistant Vice President & Assistant Manager; Alan V. Matthews, Assistant Vice President.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		855
Loans	16,801	
LESS: Reserve for possible loan losses	167	
Loans (net)		16,634
Bank premises, furniture and fixtures, etc.		815
Due from directly related institutions		38,133
Other assets		818
Total assets		57,255

LIABILITIES

Total Deposits	22,125
Borrowings	34,137
Other liabilities	993
Total liabilities	57,255

The Bank of Nova Scotia

Incorporated in Canada, 1832

444 Market St., Ste. 2450, San Francisco 94111 **Tel: (415) 986-1100**

Principal Officers: Barry R.F. Luter, Agent; Michael Brown, Senior Assistant Agent; Richard Haines, Deputy Agent.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		1,547
Other securities		500
Loans	367,680	
LESS: Reserve for possible loan losses		
Loans (net)		367,680
Customers liability to this branch under acceptances outstanding		75
Due from directly related institutions		936,031
Other assets		8,729
Total assets		1,314,562

LIABILITIES

Total Deposits	**21,893**
Borrowings	1,287,500
Acceptances executed by or for account of this branch	75
Margin and cash collateral accounts	544
Other liabilities	4,550
Total liabilities	1,314,562

Bank of Seoul & Trust Company

Incorporated in Korea, December 1, 1959

707 Wilshire Blvd., Los Angeles 90017 **Tel: (213) 680-9487**

Principal Officers: Il Hoon Lee, General Manager & Agent; Gil Hyun Chung, Ji Han Yoo, Deputy General Managers.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		1,000
U. S. Treasury securities		565
Loans	97,513	
LESS: Reserve for possible loan losses	590	
Loans (net)		96,923
Customers liability to this branch under acceptances outstanding		5,128
Due from directly related institutions		38,884
Other assets		5,802
Total assets		148,302

LIABILITIES

Total Deposits	
Borrowings	140,922
Acceptances executed by or for account of this branch	5,128
Margin and cash collateral accounts	720
Other liabilities	1,532
Total liabilities	148,302

The Bank of Tokyo, Limited

Incorporated in Japan, December 17, 1946

640 West Sixth Street, Los Angeles 90017 **Tel: (213 972-5333**

Principal Officers: Tokuo Nishiyama, Osamu Kiriyama, General Managers; Yasuhiko Nakanishi, Susumu Satoh, Deputy General Managers.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		32,904
Other securities		9,920
Loans	298,261	
LESS: Reserve for possible loan losses		
Loans (net)		298,261
Bank premises, furniture and fixtures, etc.		84
Customers liability to this branch under acceptances outstanding		340,526
Due from directly related institutions		995,532
Other assets		25,814
Total assets		1,703,041

LIABILITIES

Total Deposits	
Borrowings	1,357,200
Acceptances executed by or for account of this branch	340,526
Margin and cash collateral accounts	274
Other liabilities	5,041
Total liabilities	1,703,041

Additional office: San Francisco.

Banque Francaise du Commerce Exterieur

Incorporated in Paris, August 30, 1947

Four Embarcadero Center, San Francisco 94111 **Tel: (415) 397-8250**

Principal Officers: Richard Devin, Vice President and Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		54
U. S. Treasury securities		556
Loans	20,204	
LESS: Reserve for possible loan losses		
Loans (net)		20,204
Bank premises, furniture and fixtures, etc.		102
Other assets		172
Total assets		21,088

LIABILITIES

Total Deposits	
Due to directly related institutions	21,040
Other liabilities	48
Total liabilities	21,088

Banque Nationale de Paris

Incorporated in France, July 4, 1966

180 Montgomery St., San Francisco 94104 **Tel: (415) 956-0707**

Principal Officers: Roland Hecht, First Vice President and General Manager; Greg Philip, Vice President & Assistant General Manager; Kathleen H. Anderson, Karen Irvin, Ray Nelson, Vice Presidents; Jose J. San Gabriel, Vice President & Comptroller; Robert Tinus, Vice President & Treasurer; Karen Irvin, Vice President; Apolinario Frias, Vice President, International; Gilbert Caignan, Vice President, Credit Administration.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		52
U. S. Treasury securities		570
Loans	592,124	
LESS: Reserve for possible loan losses	4,430	
Loans (net)		587,694
Bank premises, furniture and fixtures, etc.		564
Real estate owned other than bank premises		936
Customers liability to this branch under acceptances outstanding		2,353
Other assets		9,252
Total assets		601,421

LIABILITIES

Total Deposits	**80,816**
Borrowings	469,646
Acceptances executed by or for account of this branch	2,353
Due to directly related institutions	39,005
Other liabilities	9,601
Total liabilities	601,421

Additional office: Los Angeles.

Banque Paribas

Incorporated in France, 1872

2029 Century Park East, Los Angeles 90067 **Tel: (213) 553-3010**

Principal Officers: Michael Readick, General Manager; Louis Chang, Manager, Operations-Administration.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS		
Cash and due from banks		12,498
U. S. Treasury securities		598
Loans	314,991	
LESS: Reserve for possible loan losses	23,995	
Loans (net)		290,996
Bank premises, furniture and fixtures, etc.		441
Real estate owned other than bank premises		8,133
Customers liability to this branch under acceptances outstanding		16
Other assets		4,584
Total assets		317,266
LIABILITIES		
Total Deposits		**2,453**
Borrowings		16,700
Acceptances executed by or for account of this branch		16
Margin and cash collateral accounts		237
Due to directly related institutions		295,905
Other liabilities		1,955
Total liabilities		317,266

Barclays Bank International, Limited

Incorporated in Great Britain, 1836

111 Pine St., San Francisco 94111 **Tel: (415) 981-8090**

Principal Officer: M.T. Lloyd, Agent.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		1,523
U. S. Treasury securities		620
Loans	186,998	
LESS: Reserve for possible loan losses	58,823	
Loans (net)		128,175
Bank premises, furniture and fixtures, etc.		231
Real estate owned other than bank premises		1,375
Customers liability to this branch under acceptances outstanding		37,117
Due from directly related institutions		181,892
Other assets		1,285
Total assets		352,218

LIABILITIES

Total Deposits	
Borrowings	308,658
Acceptances executed by or for account of this branch	37,117
Other liabilities	6,443
Total liabilities	352,218

Bayerische Vereinsbank A.G. (Union Bank of Bavaria)

Incorporated in Germany, May 8, 1869

707 Wilshire Blvd., Suite 3281, Los Angeles 90017 **Tel: (213) 629-1821**

Principal Officers: Helmut G. Fend, Vice President and Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		269
U. S. Treasury securities		519
Loans	81,326	
LESS: Reserve for possible loan losses	961	
Loans (net)		80,365
Customers liability to this branch under acceptances outstanding		3,607
Other assets		1,899
Total assets		86,659

LIABILITIES

Total Deposits	
Borrowings	44,000
Acceptances executed by or for account of this branch	3,607
Due to directly related institutions	39,025
Other liabilities	27
Total liabilities	86,659

Canadian Commercial Bank

Incorporated in Canada, June 17, 1976

2900 South Harbor Boulevard, Santa Ana **Tel: (714) 979-4600**

Principal Officers: R.G. Heisz, Executive Vice President, Agent; M.B. Bohnet, L.E.S. Duvall, E.E. Johnson, D.J. Rae, Vice Presidents.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS		
Cash and due from banks		15,521
U. S. Treasury securities		568
Loans	371,444	
LESS: Reserve for possible loan losses		
Loans (net)		371,444
Bank premises, furniture and fixtures, etc.		1,760
Other assets		6,874
Total assets		396,167

LIABILITIES		
Total Deposits		
Borrowings		6,500
Due to directly related institutions		389,354
Other liabilities		313
Total liabilities		396,167

Canadian Imperial Bank of Commerce

Incorporated in Canada, August 15, 1866

340 Pine St., San Francisco 94104 Tel: (415) 362-5210

Principal Officers: A.K. Lynott, Agent.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

U. S. Treasury securities		511
Loans	434,936	
LESS: Reserve for possible loan losses	4,264	
Loans (net)		430,672
Real estate owned other than bank premises		3,837
Other assets		8,886
Total assets		443,906

LIABILITIES

Total Deposits	
Due to directly related institutions	443,248
Other liabilities	658
Total liabilities	443,906

The Chartered Bank

Incorporated in Great Britain, December 29, 1853

465 California St., San Francisco 94111 Tel: (415) 774-6450

Principal Officers: J.K.D. Birnie, Vice President and Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		890
U. S. Treasury securities		546
Loans	64,036	
LESS: Reserve for possible loan losses	747	
Loans (net)		63,289
Customers liability to this branch under acceptances outstanding		1,301
Other assets		1,742
Total assets		67,768

LIABILITIES

Total Deposits	
Acceptances executed by or for account of this branch	576
Due to directly related institutions	67,189
Other liabilities	3
Total liabilities	67,768

Chekiang First Bank, Ltd.

Incorporated in Hong Kong, August 11, 1950

360 Pine Street, San Francisco 94104 Tel: (415) 434-0783

Principal Officers: Parker Chin, Senior Vice President & Manager; Marian Li, Assistant Vice President.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		63,761
Loans	33,613	
LESS: Reserve for possible loan losses	81	
Loans (net)		33,532
Bank premises, furniture and fixtures, etc.		55
Customers liability to this branch under acceptances outstanding		20
Other assets		823
Total assets		98,191

LIABILITIES

Total Deposits	**85,772**
Acceptances executed by or for account of this branch	20
Due to directly related institutions	11,205
Other liabilities	1,194
Total liabilities	98,191

The Cho-Heung Bank, Ltd.

Incorporated in Korea, February 19, 1897

601 California St., San Francisco 94108 **Tel: (415) 788-7850**

Principal Officers: Syng Cho Paik, Agent; Sung Jai Choi, Hyun Hee Lee, Deputy Agents.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		828
U. S. Treasury securities		544
Loans	66,525	
LESS: Reserve for possible loan losses	750	
Loans (net)		65,775
Bank premises, furniture and fixtures, etc.		259
Customers liability to this branch under acceptances outstanding		924
Due from directly related institutions		111,520
Other assets		310
Total assets		180,160

LIABILITIES

Total Deposits	
Borrowings	177,654
Acceptances executed by or for account of this branch	924
Margin and cash collateral accounts	87
Other liabilities	1,495
Total liabilities	180,160

The Commercial Bank of Korea, Ltd.

Incorporated in Korea, January 30, 1899

611 West Sixth St., Los Angeles 90017 Tel: (213) 625-0275

Principal Officers: Seung Ok Ahn, General Manager & Agent; Yang Bae Kim, Deputy General Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		313
U. S. Treasury securities		517
Loans	86,269	
LESS: Reserve for possible loan losses		
Loans (net)		86,269
Bank premises, furniture and fixtures, etc.		435
Real estate owned other than bank premises		185
Customers liability to this branch under acceptances outstanding		1,952
Due from directly related institutions		24,252
Other assets		1,339
Total assets		115,262

LIABILITIES

Total Deposits	
Borrowings	112,998
Acceptances executed by or for account of this branch	1,952
Margin and cash collateral accounts	288
Other liabilities	24
Total liabilities	115,262

Commonwealth Bank of Australia

Established in Australia, 1959

600 Wilshire Blvd., Suite 700, Los Angeles 90017 **Tel: (213) 689-4702**

Principal Officers: Robert J.F. Watson, Agent; David N. Hawkins, Deputy Agent.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		1,447
Loans	140,923	
LESS: Reserve for possible loan losses		
Loans (net)		140,923
Bank premises, furniture and fixtures, etc.		439
Real estate owned other than bank premises		1,073
Customers liability to this branch under acceptances outstanding		4,195
Other assets		1,692
Total assets		149,769

LIABILITIES

Total Deposits	
Borrowings	86,200
Acceptances executed by or for account of this branch	4,195
Due to directly related institutions	58,798
Other liabilities	576
Total liabilities	149,769

Copenhagen Handelsbank, AS

Incorporated in Denmark, April 18, 1873

333 So. Grand Avenue, Los Angeles 90071-3199 **Tel: (213) 625-0455**

Principal officers: Thomas Bjerregaard, Senior Vice President & General Manager; Anders Kjaer, Vice President, Deputy General Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		27,838
U. S. Treasury securities		515
Loans	9,544	
LESS: Reserve for possible loan losses		
Loans (net)		9,544
Bank premises, furniture and fixtures, etc.		306
Due from directly related institutions		4,502
Other assets		420
Total assets		43,125

LIABILITIES

Total Deposits	**22,657**
Borrowings	19,912
Margin and cash collateral accounts	119
Other liabilities	437
Total liabilities	43,125

Credit Lyonnais

Incorporated in France, 1863

555 South Flower St., Los Angeles 90071 **Tel: (213) 628-8200**

Principal Officers: Philippe Lenglet, First Vice President and General Manager; William Fisher, Vice President and Manager; Antonino Asaro, Assistant Vice President, Operations; Renaud D'Herbes, Assistant Vice President.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		4,775
Loans	60,598	
LESS: Reserve for possible loan losses		
Loans (net)		60,598
Bank premises, furniture and fixtures, etc.		239
Other assets		1,659
Total assets		67,271

LIABILITIES

Total Deposits	182
Borrowings	13,021
Margin and cash collateral accounts	23
Due to directly related institutions	52,898
Other liabilities	1,147
Total liabilities	67,271

Additional office: San Francisco.

Credito Italiano

Incorporated in Italy, 1870

707 Wilshire Blvd., Los Angeles 90017 **Tel: (213) 622-2787**

Principal Officers: Alberto Zonin, Manager; Paolo Visci, Assistant Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		67
U. S. Treasury securities		550
Loans	147,828	
LESS: Reserve for possible loan losses	2,272	
Loans (net)		145,556
Bank premises, furniture and fixtures, etc.		25
Other assets		3,897
Total assets		150,095

LIABILITIES

Total Deposits	**80,206**
Margin and cash collateral accounts	1
Due to directly related institutions	68,543
Other liabilities	1,345
Total liabilities	150,095

The Dai-Ichi Kangyo Bank, Limited

Incorporated in Japan, June 7, 1897

770 Wilshire Blvd., Los Angeles 90017 **Tel: (213) 6126400**

Principal Officers: Hisao Kobayashi, General Manager and Agent; Kinichi Nakae, Deputy General Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

U. S. Treasury securities		1,075,273
Securities of other U.S. Government agencies		563
Loans	1,005,789	
LESS: Reserve for possible loan losses	7,250	
Loans (net)		998,539
Bank premises, furniture and fixtures, etc.		977
Customers liability to this branch under acceptances outstanding		604,631
Other assets		75,354
Total assets		2,755,337

LIABILITIES

Total Deposits	1,235,656
Borrowings	764,500
Acceptances executed by or for account of this branch	604,631
Margin and cash collateral accounts	187
Due to directly related institutions	105,192
Other liabilities	45,171
Total liabilities	2,755,337

The Daiwa Bank, Limited

Incorporated in Japan, 1918

555 South Flower St., Los Angeles 90071 Tel: (213) 489-3600

Principal Officers: Nobu Ninomiya, General Manager; Tatsuo Nakamura, Deputy General Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		15,861
U. S. Treasury securities		612
Other securities		116,462
Loans	573,960	
LESS: Reserve for possible loan losses	4,650	
Loans (net)		569,310
Bank premises, furniture and fixtures, etc.		53
Customers liability to this branch under acceptances outstanding		169,059
Other assets		19,912
Total assets		891,269

LIABILITIES

Total Deposits	90
Borrowings	675,211
Acceptances executed by or for account of this branch	174,059
Margin and cash collateral accounts	2,814
Due to directly related institutions	26,677
Other liabilities	12,418
Total liabilities	891,269

Development Bank of Singapore

Incrporated in Singapore, 1968

515 So. Figueroa Street, Los Angeles 90017 Tel: (213) 627-0222

Principal Officers: Peter Tan, Agent; Peng Kong Wong, Assistant Agent.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		687
Loans	8,771	
LESS: Reserve for possible loan losses	70	
Loans (net)		8,701
Bank premises, furniture and fixtures, etc.		132
Other assets		636
Total assets		10,156

LIABILITIES

Total Deposits	1,189
Borrowings	1,532
Margin and cash collateral accounts	215
Due to directly related institutions	7,105
Other liabilities	115
Total liabilities	10,156

DG BANK Deutsche Genossenschaftsbank

Incorporated in West Germany, 1949

707 Wilshire Blvd., Los Angeles 90017 **Tel: (213) 626-3300**

Principal Officers: Dr. Roderich Koch-Pausz, Vice President and Manager; Christian F. Pohl, Vice President and Deputy Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		15,018
U. S. Treasury securities		577
Loans	64,287	
LESS: Reserve for possible loan losses	3,600	
Loans (net)		60,687
Bank premises, furniture and fixtures, etc.		56
Customers liability to this branch under acceptances outstanding		675
Other assets		1,752
Total assets		78,765

LIABILITIES

Total Deposits	**9,000**
Acceptances executed by or for account of this branch	653
Margin and cash collateral accounts	81
Due to directly related institutions	67,929
Other liabilities	1,102
Total liabilities	78,765

Dresdner Bank, A.G.

Incorporated in Germany, December 1872

445 S. Figueroa St., Los Angeles 90071 **Tel: (213) 489-5720**

Principal Officers: Jon M. Bland, Senior Vice President; Wolfgang Knepper, Charles O'Neil Vice Presidents; Barbara Readick, Patrick Reilly, Teresita Roldan, Assistant Vice Presidents.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		832
Loans	122,569	
LESS: Reserve for possible loan losses	1,630	
Loans (net)		120,939
Bank premises, furniture and fixtures, etc.		566
Due from directly related institutions		1,630
Other assets		1,993
Total assets		125,960

LIABILITIES

Total Deposits	769
Borrowings	88,234
Margin and cash collateral accounts	11
Due to directly related institutions	35,264
Other liabilities	1,682
Total liabilities	125,960

The Fuji Bank, Limited

Incorporated in Japan, 1948

333 S. Grand Ave., Sute 2500, Los Angeles 90071 Tel: (213) 680-9855

Principal Officers: Takashi Kadowaki, General Manager; Tetsuo Tani, Deputy General Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		1,078,822
Other securities		1,000
Loans	941,428	
LESS: Reserve for possible loan losses	10,967	
Loans (net)		930,461
Bank premises, furniture and fixtures, etc.		2,632
Customers liability to this branch under acceptances outstanding		392,722
Other assets		55,884
Total assets		2,461,521

LIABILITIES

Total Deposits	
Borrowings	1,879,295
Acceptances executed by or for account of this branch	392,722
Due to directly related institutions	165,797
Other liabilities	23,707
Total liabilities	2,461,521

The Hanil Bank

Incorporated in Korea, December 16, 1932

707 Wilshire Blvd., Los Angeles 90017 Tel: (213) 620-0747

Principal Officers: Pyung Jai Shin, General Manager & Agent.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		2,396
U. S. Treasury securities		559
Loans	155,450	
LESS: Reserve for possible loan losses	256	
Loans (net)		155,194
Bank premises, furniture and fixtures, etc.		299
Real estate owned other than bank premises		5,902
Customers liability to this branch under acceptances outstanding		325
Other assets		2,951
Total assets		167,626

LIABILITIES

Total Deposits	
Borrowings	160,000
Acceptances executed by or for account of this branch	325
Margin and cash collateral accounts	1,336
Due to directly related institutions	5,113
Other liabilities	852
Total liabilities	167,626

The Hokkaido Takushoku Bank, Ltd.

Incorporated in Japan, April 1, 1900

333 South Grand Ave., Los Angeles 90017 Tel: (213) 620-9100

Principal Officers: Norihito Hattori, General Manager; Toshiro Suzuki, Deputy General Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		130,749
Securities of other U.S. Government agencies		2,993
Other securities		6,488
Loans	198,190	
LESS: Reserve for possible loan losses	1,536	
Loans (net)		196,654
Customers liability to this branch under acceptances outstanding		1,467
Other assets		8,520
Total assets		346,871

LIABILITIES

Total Deposits	352
Borrowings	339,200
Acceptances executed by or for account of this branch	1,467
Margin and cash collateral accounts	593
Due to directly related institutions	3,359
Other liabilities	1,900
Total liabilities	346,871

The Industrial Bank of Japan, Limited

Incorporated in Japan, March 31, 1902

800 West Sixth St., Los Angeles 90017 **Tel: (213) 628-7241**

Principal Officers: Soichi Miyawaki, General Manager; Kazuo Suzuki, Masatake Yashiro, Deputy General Managers.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		483,745
U. S. Treasury securities		521
Other securities		56,493
Loans	1,125,052	
LESS: Reserve for possible loan losses	9,795	
Loans (net)		1,115,257
Bank premises, furniture and fixtures, etc.		586
Customers liability to this branch under acceptances outstanding		351,548
Other assets		53,935
Total assets		2,062,085

LIABILITIES

Total Deposits	**1,036,921**
Borrowings	638,562
Acceptances executed by or for account of this branch	351,548
Margin and cash collateral accounts	284
Due to directly related institutions	4,014
Other liabilities	30,756
Total liabilities	2,062,085

International Bank of Singapore

Incorporated in Singapore, April 9, 1974

555 Montgomery Street, San Francisco 94111 **Tel: (415) 788-2121**

Principal Officers: Min Siong Leow, Agent; Danilo Piega, Accountant.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		571
Loans	13,249	
LESS: Reserve for possible loan losses	190	
Loans (net)		13,059
Bank premises, furniture and fixtures, etc.		52
Real estate owned other than bank premises		216
Other assets		373
Total assets		14,271

LIABILITIES

Total Deposits	1
Borrowings	11,625
Due to directly related institutions	2,578
Other liabilities	67
Total liabilities	14,271

Israel Discount Bank, Limited

Incorporated in Israel, 1935

206 North Beverly Drive, Beverly Hills 90210 Tel: (213) 275-1411

Principal officers: David Keinan, Vice President & Manager; Roland Schwartz, Vice President.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		525
Other securities		4,200
Loans	25,113	
LESS: Reserve for possible loan losses		
Loans (net)		25,113
Customers liability to this branch under acceptances outstanding		1,292
Other assets		528
Total assets		31,658

LIABILITIES

Total Deposits	**22,856**
Borrowings	800
Acceptances executed by or for account of this branch	1,292
Margin and cash collateral accounts	52
Due to directly related institutions	6,336
Other liabilities	322
Total liabilities	31,658

Korea Exchange Bank

Incorporated in Korea, January 30, 1967

624 S. Grand Ave., Los Angeles 90017 Tel: (213) 683-0830

Principal Officers: Myung Sun Chang, General Manager & Agent; Yun Ho Chae, Deputy General Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		27,952
Securities of other U.S. Government agencies		12,212
Other securities		5,993
Loans	72,848	
LESS: Reserve for possible loan losses	1,990	
Loans (net)		70,858
Bank premises, furniture and fixtures, etc.		1,907
Real estate owned other than bank premises		5,558
Customers liability to this branch under acceptances outstanding		704
Due from directly related institutions		142,444
Other assets		3,600
Total assets		271,228

LIABILITIES

Total Deposits	
Borrowings	270,028
Acceptances executed by or for account of this branch	260
Margin and cash collateral accounts	401
Other liabilities	539
Total liabilities	271,228

Korea First Bank

Incorporated in Korea, July 1, 1929

800 Wilshire Blvd., Los Angeles 90017 **Tel: (213) 625-7700**

Principal Officers: Byung Yul Kang, Agent & General Manager; Young Taek Oh, Deputy Agent; Hoon Moo Lee, Jae Gwan Song, Managers; Eung Bok Park, Hee Young Chae, Jeong Ku Ko, Assistant Managers.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		430
U. S. Treasury securities		506
Loans	25,793	
LESS: Reserve for possible loan losses	380	
Loans (net)		25,413
Bank premises, furniture and fixtures, etc.		270
Real estate owned other than bank premises		164
Customers liability to this branch under acceptances outstanding		769
Due from directly related institutions		104,981
Other assets		1,102
Total assets		133,635

LIABILITIES

Total Deposits	
Borrowings	131,596
Acceptances executed by or for account of this branch	769
Margin and cash collateral accounts	312
Other liabilities	958
Total liabilities	133,635

Kredietbank, N.V.

Incorporated in Belgium, February 9, 1935

333 So. Grand Avenue, Suite 3940, Los Angeles 90071 Tel: (213) 620-0299

Principal Officers: J. Praet, Vice President & Manager; L. Caytan, Assistant Vice President, Chief Dealer; J. Bachlott, Assistant Vice President, Operations Officer.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS		
Cash and due from banks		64
U. S. Treasury securities		20
Loans	15,200	
LESS: Reserve for possible loan losses		
Loans (net)		15,200
Bank premises, furniture and fixtures, etc.		74
Due from directly related institutions		544
Other assets		860
Total assets		16,762
LIABILITIES		
Total Deposits		**430**
Borrowings		16,250
Other liabilities		82
Total liabilities		16,762

The Kyowa Bank, Limited

Incorporated in Japan, May, 1945

635 West Seventh Street, Los Angeles 90017 **Tel: (213) 626-6266**

Principal Officers: Tadashi Osada, General Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		169,747
U. S. Treasury securities		1,073
Other securities		56,758
Loans	351,900	
LESS: Reserve for possible loan losses	758	
Loans (net)		351,142
Bank premises, furniture and fixtures, etc.		270
Customers liability to this branch under acceptances outstanding		5,854
Other assets		11,501
Total assets		596,345

LIABILITIES

Total Deposits	**199,500**
Borrowings	253,400
Acceptances executed by or for account of this branch	5,854
Due to directly related institutions	129,457
Other liabilities	8,134
Total liabilities	596,345

Liu Chong Hing Bank Limited

Incorporated in Hong Kong, March 17, 1955

601 California St., San Francisco 94108 **Tel: (415) 433-6404**

Principal Officers: King Leung Chan, Vice President & Agent; Siu Wo Cheung, Assistant Agent & Operations Officer.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		2,478
U. S. Treasury securities		540
Loans	13,022	
LESS: Reserve for possible loan losses	269	
Loans (net)		12,753
Bank premises, furniture and fixtures, etc.		20
Due from directly related institutions		35,145
Other assets		429
Total assets		51,365

LIABILITIES

Total Deposits	**50,051**
Other liabilities	1,314
Total liabilities	51,365

The Long-Term Credit Bank of Japan, Ltd.

Incorporated in Japan, December 1, 1952

707 Wilshire Blvd., Los Angeles 90017 Tel: (213) 488-1766

Principal Officers: Hideo Yamagishi, General Manager & Agent; Yoshinari Akimoto, Deputy General Manager; Kozo Tabayashi, Yozo Otani, Managers.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		87,339
U. S. Treasury securities		600
Loans	789,374	
LESS: Reserve for possible loan losses	4,779	
Loans (net)		784,595
Bank premises, furniture and fixtures, etc.		172
Real estate owned other than bank premises		140
Customers liability to this branch under acceptances outstanding		17,900
Other assets		15,414
Total assets		906,160

LIABILITIES

Total Deposits	**402,083**
Borrowings	425,100
Acceptances executed by or for account of this branch	17,900
Margin and cash collateral accounts	683
Due to directly related institutions	47,865
Other liabilities	12,529
Total liabilities	906,160

The Mitsubishi Bank, Ltd.

Incorporated in Japan, 1919

800 Wilshire Blvd., Los Angeles 90017 **Tel: (213) 621-1200**

Principal Officer: Tsuneyoshi Kajiwara, Agent.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		81,066
Other securities		108,869
Loans	1,493,769	
LESS: Reserve for possible loan losses	9,549	
Loans (net)		1,484,220
Bank premises, furniture and fixtures, etc.		472
Customers liability to this branch under acceptances outstanding		811,297
Other assets		61,778
Total assets		2,547,702

LIABILITIES

Total Deposits	
Borrowings	1,553,934
Acceptances executed by or for account of this branch	811,297
Due to directly related institutions	144,651
Other liabilities	37,820
Total liabilities	2,547,702

The Mitsubishi Trust and Banking Corporation

Incorporated in Japan, 1927

911 Wilshire Blvd., Los Angeles 90017 Tel: (213) 488-9003

Principal Officers: Kiyoshi Toriumi, General Manager and Agent; Tadasue Nakano, Deputy General Manager and Deputy Agent.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		29,004
U. S. Treasury securities		602
Other securities		241,047
Loans	1,295,198	
LESS: Reserve for possible loan losses	14,940	
Loans (net)		1,280,258
Bank premises, furniture and fixtures, etc.		1,007
Customers liability to this branch under acceptances outstanding		1,578
Due from directly related institutions		255,921
Other assets		47,597
Total assets		1,857,014

LIABILITIES

Total Deposits	
Borrowings	1,831,314
Acceptances executed by or for account of this branch	1,578
Margin and cash collateral accounts	140
Other liabilities	23,982
Total liabilities	1,857,014

The Mitsui Bank, Ltd.

Incorporated in Japan, July 1, 1876

515 So. Figueroa Street Los Angeles 90071 Tel: (213) 680-2900

Principal Officers: Jiro Hirata, General Manager and Agent; Yoshikazu Omata, Yukiyasu Satake, Deputy General Managers.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		35,289
U. S. Treasury securities		599
Other securities		29,927
Loans	811,944	
LESS: Reserve for possible loan losses	5,650	
Loans (net)		806,294
Bank premises, furniture and fixtures, etc.		521
Customers liability to this branch under acceptances outstanding		100,211
Other assets		64,439
Total assets		1,037,280

LIABILITIES

Total Deposits	
Borrowings	714,746
Acceptances executed by or for account of this branch	261,611
Margin and cash collateral accounts	85
Due to directly related institutions	52,549
Other liabilities	8,289
Total liabilities	1,037,280

The Mitsui Trust & Banking Co., Ltd.

Incorporated in Japan, 1924

611 West Sixth Street, Los Angeles 90017 **Tel: (213) 624-5201**

Principal officers: K. Nakamura, General Manager & Agent; Y. Ohta, Deputy General Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		865
Other securities		171,189
Loans	1,241,774	
LESS: Reserve for possible loan losses	1,180	
Loans (net)		1,240,594
Bank premises, furniture and fixtures, etc.		246
Customers liability to this branch under acceptances outstanding		975
Other assets		42,155
Total assets		1,456,024

LIABILITIES

Total Deposits	
Borrowings	1,383,280
Acceptances executed by or for account of this branch	975
Margin and cash collateral accounts	123
Due to directly related institutions	42,672
Other liabilities	28,974
Total liabilities	1,456,024

National Australia Bank

Incorporated in Australia, June 23, 1893

707 Wilshire Boulevard, Los Angeles 90017 **Tel: (213) 626-3434**

Principal Officers: B.W. Waters, Senior Vice President, P.G. Denning, Vice President; J.C. Asprey, Vice President, F.J. Maslowski, Vice President; S.J. Kelly, Assistant Vice President.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		918
Loans	279,817	
LESS: Reserve for possible loan losses		
Loans (net)		279,817
Bank premises, furniture and fixtures, etc.		766
Customers liability to this branch under acceptances outstanding		1,473
Other assets		3,706
Total assets		286,680

LIABILITIES

Total Deposits	320
Borrowings	261,603
Acceptances executed by or for account of this branch	1,473
Margin and cash collateral accounts	40
Due to directly related institutions	20,584
Other liabilities	2,660
Total liabilities	286,680

National Westminster Bank, PLC

Incorporated in London, March 18, 1968

44 Montgomery St., San Francisco 94104 **Tel: (415) 956-8300**

Principal Officers: Michael Venn, Vice President & Manager; D. Michael Tramontin, Assistant Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		631
U. S. Treasury securities		507
Loans	174,870	
LESS: Reserve for possible loan losses	1,327	
Loans (net)		173,543
Bank premises, furniture and fixtures, etc.		1,350
Due from directly related institutions		72,705
Other assets		6,052
Total assets		254,788

LIABILITIES

Total Deposits	1,421
Borrowings	250,000
Margin and cash collateral accounts	3
Other liabilities	3,364
Total liabilities	254,788

The Nippon Credit Bank, Ltd.

Incorporated in Japan, 1957

800 Wilshire Blvd., Ste. 1460, Los Angeles 90017 **Tel: (213) 629-5566**

Principal Officers: Yasuhiro Gondo, General Manager; Mitsuyoshi Nishi, Deputy General Manager; Hiroshi Murakami, Kenji Muramatsu, Chikara Suzuki, Vice Presidents & Managers; Kenji Ohsumi, Assistant Vice Presidents.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		1,076
Loans	602,874	
LESS: Reserve for possible loan losses	3,038	
Loans (net)		599,836
Bank premises, furniture and fixtures, etc.		422
Due from directly related institutions		31,901
Other assets		18,030
Total assets		651,265

LIABILITIES

Total Deposits	8
Borrowings	637,680
Margin and cash collateral accounts	18
Other liabilities	13,559
Total liabilities	651,265

Overseas Union Bank Limited

Incorporated in Singapore, February 5, 1949

600 Wilshire Boulevard, Los Angeles 90017-3247 Tel: (213) 624-3187

Principal Officers: Beng Bak Low, Chief Manager & Agent; Lik Khui Ho, Deputy Agent.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		1,003
Loans	48,684	
LESS: Reserve for possible loan losses	62	
Loans (net)		48,622
Bank premises, furniture and fixtures, etc.		75
Other assets		569
Total assets		50,269

LIABILITIES

Total Deposits	**10,963**
Borrowings	21,751
Due to directly related institutions	17,155
Other liabilities	400
Total liabilities	50,269

Philippine Commercial International Bank

Incorporated in Philippines, September 24, 1958

350 South Figueroa St., Suite 139, Los Angeles 90071 Tel: (213) 626-0461

Principal Officers: Jose B. Colayco, Jr., Vice President & Agent; Teresita M. Salenga, Vice President & Deputy Agent.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		921
Loans	14,866	
LESS: Reserve for possible loan losses		
Loans (net)		14,866
Bank premises, furniture and fixtures, etc.		37
Other assets		1,984
Total assets		17,808

LIABILITIES

Total Deposits	2,399
Borrowings	14,000
Due to directly related institutions	1,380
Other liabilities	29
Total liabilities	17,808

The Royal Bank of Canada

Incorporated in Canada, June 22, 1869

101 California St., San Francisco 94111 Tel: (415) 986-1700

Principal Officers: J.D. Anderson, Vice President; Bob Hink, Chief Agent & Manager, International Banking.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		220
U. S. Treasury securities		496
Loans	126	
LESS: Reserve for possible loan losses		
Loans (net)		126
Bank premises, furniture and fixtures, etc.		562
Customers liability to this branch under acceptances outstanding		126
Other assets		157
Total assets		1,687

LIABILITIES

Total Deposits	
Acceptances executed by or for account of this branch	1,205
Due to directly related institutions	425
Other liabilities	57
Total liabilities	1,687

The Royal Bank of Scotland PLC

Incorporated in Scotland, May 31, 1727

600 Montgomery Street, San Francisco 94111 **Tel: (415) 788-4500**

Principal Officers: J. Graham Holmes, Agent; John B. Anderson, Deputy Agent; Judy A. Philipie, Assistant Vice President, Operations.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		142
U. S. Treasury securities		540
Loans	44,255	
LESS: Reserve for possible loan losses		
Loans (net)		44,255
Bank premises, furniture and fixtures, etc.		7
Other assets		552
Total assets		45,496

LIABILITIES

Total Deposits	10
Borrowings	44,400
Due to directly related institutions	1,049
Other liabilities	37
Total liabilities	45,496

The Sanwa Bank, Limited

Incorporated in Japan, December 12, 1933

300 Montgomery St., San Francisco 94104 **Tel: (415) 772-8200**

Principal Officers: Shoichi Ito, General Manager; Eiji Namiki, Department General Manager, R. S. Nakamura, Noboru Hideshima, R.S. Nakamura, Assistant General Managers.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		1,085,558
Securities of other U.S. Government agencies		555
Loans	859,973	
LESS: Reserve for possible loan losses	5,466	
Loans (net)		854,507
Bank premises, furniture and fixtures, etc.		848
Customers liability to this branch under acceptances outstanding		14,223
Due from directly related institutions		465,596
Other assets		68,715
Total assets		2,490,002

LIABILITIES

Total Deposits	248
Borrowings	2,433,622
Acceptances executed by or for account of this branch	14,223
Other liabilities	41,909
Total liabilities	2,490,002

Scandinavian Bank Limited

Incorporated in London, 1969

600 Wilshire Boulevard, Los Angeles 90017 **Tel: (213) 617-9400**

Principal Officers: Clinton L. Arnoldus, Executive Vice President; Sture B. Devemark, Senior Vice President.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		3,615
Loans	209,248	
LESS: Reserve for possible loan losses		
Loans (net)		209,248
Bank premises, furniture and fixtures, etc.		419
Customers liability to this branch under acceptances outstanding		82
Other assets		2,708
Total assets		216,072

LIABILITIES

Total Deposits	57,029
Borrowings	94,800
Acceptances executed by or for account of this branch	82
Margin and cash collateral accounts	378
Due to directly related institutions	62,073
Other liabilities	1,710
Total liabilities	216,072

Shanghai Commercial Bank, Limited

Incorporated in Hong Kong, November, 1950

231 Sansome St., San Francisco 94104 **Tel: (415) 433-6700**

Principal Officers: Richard H.Y. Cheng, Agent; Paul Y. Van, Deputy Agent.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		1,279
U. S. Treasury securities		1,500
Loans	21,291	
LESS: Reserve for possible loan losses	494	
Loans (net)		20,797
Bank premises, furniture and fixtures, etc.		126
Customers liability to this branch under acceptances outstanding		131
Due from directly related institutions		114,944
Other assets		3,858
Total assets		142,635

LIABILITIES

Total Deposits	**139,624**
Acceptances executed by or for account of this branch	131
Margin and cash collateral accounts	319
Other liabilities	2,561
Total liabilities	142,635

State Bank of India

Incorporated in India, July 1, 1955

707 Wilshire Blvd., Los Angeles 90017 **Tel: (213) 623-7250**

Principal Officers. K.D. Agrawal, Chief Manager & Chief Executive Officer; Birinder Singh, Manager (Operations).

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		717
U. S. Treasury securities		291
Loans	38,230	
LESS: Reserve for possible loan losses	634	
Loans (net)		37,596
Bank premises, furniture and fixtures, etc.		339
Due from directly related institutions		8,243
Other assets		1,007
Total assets		48,193

LIABILITIES

Total Deposits	86
Borrowings	47,870
Margin and cash collateral accounts	214
Other liabilities	23
Total liabilities	48,193

The Sumitomo Bank, Ltd.

Incorporated in Japan, February 23, 1912

365 California St., San Francisco 94104 Tel: (415) 445-8000

Principal Officers: T. Shimizu, Agent; J. Saito, O. Torii, S. Yamamoto, Senior Deputy-Agents.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		75
U. S. Treasury securities		542
Loans	891,073	
LESS: Reserve for possible loan losses	4,600	
Loans (net)		886,473
Bank premises, furniture and fixtures, etc.		66
Customers liability to this branch under acceptances outstanding		12,952
Due from directly related institutions		693,244
Other assets		38,101
Total assets		1,631,453

LIABILITIES

Total Deposits	
Borrowings	1,613,906
Acceptances executed by or for account of this branch	12,952
Other liabilities	4,595
Total liabilities	1,631,453

The Sumitomo Trust & Banking Company, Ltd.

Incorporated in Japan, July 28, 1925

333 So. Grand Avenue, Los Angeles 90071 **Tel: (213) 629-3191**

Principal Officers: Kenko Shiba, General Manager; Hiroshi Nakano, Deputy General Manager; Seiji Yamaguchi, Senior Manager; Yutaka Inoue, Toshiyuki Kamba, Akira Takakura, Managers.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		429,611
Other securities		92,090
Loans	384,375	
LESS: Reserve for possible loan losses	10,523	
Loans (net)		373,852
Bank premises, furniture and fixtures, etc.		259
Other assets		18,924
Total assets		914,736

LIABILITIES

Total Deposits	**625,049**
Borrowings	260,950
Margin and cash collateral accounts	244
Due to directly related institutions	17,429
Other liabilities	11,064
Total liabilities	914,736

The Taiyo Kobe Bank, Limited

Incorporated in Japan, December 12, 1936

444 South Flower St., Ste. 2400, Los Angeles 90071 **Tel: (213) 629-3939**

Principal Officers: Katsuya Yamasaki, General Manager & Agent; Norio Kato, Yasuyuki Yasuda, Deputy General Managers & Deputy Agents.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		975
U. S. Treasury securities		530
Loans	455,685	
LESS: Reserve for possible loan losses	1,450	
Loans (net)		454,235
Bank premises, furniture and fixtures, etc.		181
Customers liability to this branch under acceptances outstanding		54,635
Due from directly related institutions		10,590
Other assets		11,968
Total assets		533,114

LIABILITIES

Total Deposits	
Borrowings	471,600
Acceptances executed by or for account of this branch	54,635
Margin and cash collateral accounts	2,450
Other liabilities	4,429
Total liabilities	533,114

Thai Farmers Bank

Incorporated in Thailand, June 8, 1945

333 South Grand Ave., Suite 3570, Los Angeles 90017 Tel: (213) 680-9331

Principal Officers: Paul J. Foley, Senior Vice President & General Manager; Seri Seriwathanophas, Vice President & Agent; Siripong Chamroenvidhya, Vasant Chariyatantiwate, Alan Kam, Boontuck Wungcharoen, International Officers.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		1,761
U. S. Treasury securities		550
Loans	36,170	
LESS: Reserve for possible loan losses	35	
Loans (net)		36,135
Bank premises, furniture and fixtures, etc.		134
Due from directly related institutions		4,912
Other assets		1,104
Total assets		44,596

LIABILITIES

Total Deposits	124
Borrowings	43,898
Other liabilities	574
Total liabilities	44,596

The Tokai Bank, Limited

Incorporated in Japan, June 9, 1941

534 West Sixth St., Los Angeles 90014 Tel: (213) 972-0333

Principal Officers: Kaneo Takeda, General Manager and Agent; Hiroshi Ishida, Deputy Agent

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		3,166
U. S. Treasury securities		8,539
Other securities		83,488
Loans	619,466	
LESS: Reserve for possible loan losses	13,784	
Loans (net)		605,682
Bank premises, furniture and fixtures, etc.		54
Customers liability to this branch under acceptances outstanding		588,517
Due from directly related institutions		168,647
Other assets		25,121
Total assets		1,483,214

LIABILITIES

Total Deposits	
Borrowings	884,479
Acceptances executed by or for account of this branch	588,517
Other liabilities	10,218
Total liabilities	1,483,214

The Toronto-Dominion Bank

Incorporated in Canada, 1856

114 Sansome St., San Francisco 94104 **Tel: (415) 433-9550**

Principal Officers: J.M. Norwood, General Manager and Agent; George Klempa, Assistant General Manager; J. Zack, Senior Manager, Corporate Accounts.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		1,228
U. S. Treasury securities		521
Loans	576,987	
LESS: Reserve for possible loan losses	5,770	
Loans (net)		571,217
Bank premises, furniture and fixtures, etc.		572
Real estate owned other than bank premises		13,025
Other assets		6,041
Total assets		592,604

LIABILITIES

Total Deposits	
Borrowings	237,426
Due to directly related institutions	354,581
Other liabilities	597
Total liabilities	592,604

Additional office: Los Angeles

The Toyo Trust and Banking Company, Limited

Incorporated in Japan, 1959

444 South Flower Street, Suite 1550, Los Angeles 90071 Tel: (213) 624-2424

Principal Officers: Kiyokatsu Shimizu, Agent & General Manager; Yuji Okuno, Deputy General Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		1,156
Other securities		75,266
Loans	732,220	
LESS: Reserve for possible loan losses	2,767	
Loans (net)		729,453
Bank premises, furniture and fixtures, etc.		169
Other assets		19,121
Total assets		825,165

LIABILITIES

Total Deposits	
Borrowings	807,250
Margin and cash collateral accounts	64
Due to directly related institutions	7,140
Other liabilities	10,711
Total liabilities	825,165

Union Bank of Switzerland

Incorporated in Switzerland, 1912

444 South Flower Street, Los Angeles 90071 **Tel: (213) 489-0600**

Principal Officer: Michael H. Finnell, Senior Vice President and Manager; Erwin J. Zehnder, Vice President & Deputy Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		231
U. S. Treasury securities		550
Loans	213,648	
LESS: Reserve for possible loan losses	1,035	
Loans (net)		212,613
Bank premises, furniture and fixtures, etc.		648
Real estate owned other than bank premises		653
Customers liability to this branch under acceptances outstanding		15,287
Other assets		4,375
Total assets		234,357

LIABILITIES

Total Deposits	**6,024**
Acceptances executed by or for account of this branch	15,287
Margin and cash collateral accounts	54
Due to directly related institutions	212,413
Other liabilities	579
Total liabilities	234,357

United Overseas Bank Limited

Incorporated in the Republic of Singapore, August 6, 1935

911 Wilshire Boulevard, Suite 1800, Los Angeles 90017 Tel: (213) 623-8042

Principal Officers: Anthony W. P. Phoon, Agent & Senior Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		535
Loans	8,297	
LESS: Reserve for possible loan losses		
Loans (net)		8,297
Bank premises, furniture and fixtures, etc.		678
Customers liability to this branch under acceptances outstanding		1,416
Due from directly related institutions		665
Other assets		54
Total assets		11,645

LIABILITIES

Total Deposits	1,532
Borrowings	7,949
Acceptances executed by or for account of this branch	1,416
Margin and cash collateral accounts	603
Other liabilities	145
Total liabilities	11,645

The Yasuda Trust and Banking Company, Limited

Incorporated in Japan, May 9, 1925

624 South Grand Ave., Suite 1525, Los Angeles 90017 Tel: (213) 624-4864

Principal Officers: Toshio Hiratsuka, General Manager; Kunko Wada, Deputy General Manager.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		11,815
Loans	1,649,147	
LESS: Reserve for possible loan losses	10,165	
Loans (net)		1,638,982
Bank premises, furniture and fixtures, etc.		220
Customers liability to this branch under acceptances outstanding		750
Other assets		88,504
Total assets		1,740,271

LIABILITIES

Total Deposits	
Borrowings	1,645,100
Acceptances executed by or for account of this branch	750
Margin and cash collateral accounts	421
Due to directly related institutions	50,578
Other liabilities	43,422
Total liabilities	1,740,271

TRUST COMPANIES

Ahmanson Trust Company

Incorporated November 8, 1957

3701 Wilshire Blvd., Los Angeles 90010 **Tel: (213) 487-2680**

Principal Officers: William H. Ahmanson, Chairman of the Board; Roger L. Lee, President & Chief Executive Officer; Gordon K. Craig, Senior Vice President, Senior Trust Officer; John R. Polk, Vice President, Investments; Jai P. Sondhi, Vice President, Operations; Michael Becker, Earl J. Christensen, John Haake, Richard A. Kanner, Leonard R. Overholser, T. Timothy Stingley, Vice Presidents & Trust Officers; Lois Shelton, Timothy L. LaVove, Trust Officers; David S. Hannah, Secretary; Donald B. Stark, Controller, Cashier & Treasurer.

Directors: Robert H. Ahmanson, William H. Ahmanson, Robert M. DeKriuf, Richard H. Deihl, David S. Hannah; Roger L. Lee.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks	142
U.S. Treasury securities	5,033
Loans	
LESS: Reserve for possible loan losses	
Loans (net)	
Bank premises, furniture and fixtures, etc.	94
Other assets	231
Total assets	5,500

LIABILITIES

Other liabilities	560
Total liabilities	560

CAPITAL ACCOUNTS

Common stock	500
Surplus	2,000
Reserve for contingencies,other capital reserves	2,440
Total capital accounts	4,940
Total liabilities and capital accounts	5,500

Parent company: H. F. Ahmanson & Co.
Branch offices (2): El Toro, San Mateo.

Ahmanson Trust Company—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	65,476
(b) Stocks	56,136
(c) Real Estate Loans	12,413
(d) Other Loans	5,223
(e) Real Estate	21,399
(f) Savings and Loan, Other Thrift Deposits	32,530
(g) Miscellaneous	78,657
Time Deposits:	
(b) Other Banks	11,101
Demand Deposits:	
(b) Other Banks	-109
Agency,Safekeeping,Custodian, and Escrow Investments	125,382
Advances or Overdrafts	246
Total Assets	408,454

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	15,686
(b) Personal Living Trusts	117,655
(c) Employee Benefit Trusts	149,481
Total Fiduciary Accounts	282,822
Agency,Safekeeping,Custodian, and Escrow Accounts	125,386
Due to Commercial Department, Advances or Overdrafts	246
Total Liabilities	408,454
Market value-Securities deposited with State Treasurer: Court	500
Market value-Securities deposited with State Treasurer: Private	100

Capital Guardian Trust Company

Trust Company established December 18, 1968

333 South Hope St., Los Angeles 90071 **Tel: (213) 486-9200**

Principal Officers: Robert G. Kirby, Chairman of the Board; R. Michael Shanahan, President; Richard C. Barker, William H. Hurt, Victor M. Parachini, Edus W. Warren, Senior Vice Presidents; Edwin D. Linduski, Senior Vice President and Treasurer; Girard S. Brewer Jr., Vice President & Trust Officer; Kay Bilton, Raphael M. D'Elia, Harold C. Fischer, robert Ronus, Clayton M.Scheedy, John M. Seiter, Vice Presidents; Helen E. Penner, Vice President & Assistant Treasurer; John R. McIlwrath, Vice President, International; James R. Zukor, Secretary & General Counsel.

Directors: Richard C. Barker, Josef Beles, Raphael M.D'Elia, Robert B. Egelston, James D. Fullerton, William H. Hurt, Robert G. Kirby, Edwin D. Linduski, D. James Martin, Victor M. Parachini, R. Michael Shanahan, Edus H. Warren, Jr.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		26
U.S. Treasury securities		5,964
Other securities		314
Loans		
LESS: Reserve for possible loan losses		
Loans (net)		
Bank premises, furniture and fixtures, etc.		1,432
Other assets		7,677
Total assets		15,413

LIABILITIES

Other liabilities	2,670
Total liabilities	2,670

CAPITAL ACCOUNTS

Common stock	5,000
Reserve for contingencies,other capital reserves	7,743
Total capital accounts	12,743
Total liabilities and capital accounts	15,413

Parent company: The Capital Group, Inc.
Branch office: San Francisco.
Place of business: Geneva, Switzerland.

Capital Guardian Trust Company—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	298,041
(b) Stocks	1,925,821
(c) Real Estate Loans	571
(d) Other Loans	37,780
(e) Real Estate	991
(g) Miscellaneous	29,368
Time Deposits:	
(b) Other Banks	2,549
Demand Deposits:	
(b) Other Banks	1,523
Agency,Safekeeping,Custodian, and Escrow Investments	7,994,309
Advances or Overdrafts	-3,809
Total Assets	10,287,144

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	4,868
(b) Personal Living Trusts	21,917
(c) Employee Benefit Trusts	2,100,935
(d) Collective Investment Funds	846,402
(e) Less units of Collective Investment Funds	-679,963
Total Fiduciary Accounts	2,294,159
Agency,Safekeeping,Custodian, and Escrow Accounts	7,996,794
Due to Commercial Department, Advances or Overdrafts	-3,809
Total Liabilities	10,287,144
Market value-Securities deposited with State Treasurer: Court	498
Market value-Securities deposited with State Treasurer: Private	100

Coldwell Banker Real Estate Trust Services

Incorporated November 30, 1982

533 Fremont Avenue, Los Angeles 90071 **Tel. (213) 613-3241**

Principal officers: Reid G. Samuelson, President; Donald W. Morse, Treasurer; Gene A. Koll, Secretary.

Directors: J. Frank Mahoney III, James G. Nugent, Lawrence J. Sheehan, Gary G. Neumeier, Reid G. Samuelson.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS	
Cash and due from banks	20
U.S. Treasury securities	1,102
Loans	
LESS: Reserve for possible loan losses	
Loans (net)	
Total assets	1,122
LIABILITIES	
Other liabilities	63
Total liabilities	63
CAPITAL ACCOUNTS	
Common stock	1,000
Reserve for contingencies,other capital reserves	59
Total capital accounts	1,059
Total liabilities and capital accounts	1,122

Parent companies: Coldwell Banker Commercial Group, Inc Coldwell Banker Company, Sears, Roebuck & Company.

Corporate Asset Trust Company

Established March 19, 1984

11812 San Vicente Boulevard, Los Angeles 90049 **Tel: (213) 820-6629**

Principal Officers; Leslie O. Barnes, Chairman of the Board & Chief Executive Officer; J.B. Farrell, President.

Directors: Leslie O Barnes, M. Anthony Burns, J.B. Farrell, J. Anthony Forstmann, John Hawkinson, William A. Lupien, Herman J. Schmidt, Bryan F. Smith, Robert C. Wilson.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		1,613
Loans		
LESS: Reserve for possible loan losses		
Loans (net)		
Bank premises, furniture and fixtures, etc.		7
Total assets		1,620

LIABILITIES

Other liabilities	120
Total liabilities	120

CAPITAL ACCOUNTS

Common stock	1,500
Total capital accounts	1,500
Total liabilities and capital accounts	1,620

Parent company: Ryder Systems, Inc.

Deseret Trust Company of California

Incorporated November 6, 1974

1151 Dove Street, Newport Beach 92660 **Tel: (714) 851-0652**

Principal Officers: Ronald E. Doelman, Chairman of the Board; Victor L. Brown, Vice Chairman of the Board; Harvey S. Glade, President; Kay A. Young, Vice President and Assistant Secretary; Daken K. Broadhead, Vice President; Raeburn G. Kennard, Secretary; L. Kent Martineau, Treasurer and Controller; J. Alan Blodgett, Assistant Treasurer.

Directors: Daken K. Broadhead, Victor L. Brown, Harvey S. Glade, Jack H. Goaslind, John L. Hunter, Ronald E. Poelman, Grant T. Teasdale, Paul E. Warnick.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS	
Cash and due from banks	5
U.S. Treasury securities	83
Obligations of States and political subdivisions	557
Loans	
LESS: Reserve for possible loan losses	
Loans (net)	
Bank premises, furniture and fixtures, etc.	11
Other assets	49
Total assets	705
LIABILITIES	
Other liabilities	13
Total liabilities	13
CAPITAL ACCOUNTS	
Common stock	300
Surplus	115
Reserve for contingencies,other capital reserves	277
Total capital accounts	692
Total liabilities and capital accounts	705

Parent company: The Corporation of the President of The Church of Jesus Christ of Latter-day Saints.

Deseret Trust Company of California—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	4,270
(b) Stocks	2,378
(c) Real Estate Loans	8,249
(d) Other Loans	1,041
(e) Real Estate	1,620
(g) Miscellaneous	457
Time Deposits:	
(b) Other Banks	853
Demand Deposits:	
Agency,Safekeeping,Custodian, and Escrow Investments	184
Advances or Overdrafts	12
Total Assets	19,064

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	50
(b) Personal Living Trusts	18,793
(d) Collective Investment Funds	4,914
(e) Less units of Collective Investment Funds	-4,889
Total Fiduciary Accounts	18,868
Agency,Safekeeping,Custodian, and Escrow Accounts	184
Due to Commercial Department, Advances or Overdrafts	12
Total Liabilities	19,064
Market value-Securities deposited with State Treasurer: Private	189

Farmers and Merchants Trust Company of Long Beach

Trust Company established October 16, 1920

302 Pine Avenue, Second Floor, Long Beach 90802 Tel: (213) 437-0011

Principal Officers: Gus A. Walker, Chairman of the Board President and Chief Executive Officer; A.M. Clearman, Senior Vice President, Trust Officer & Secretary; Roger L. Rosenbaum, Vice President & Trust Officer; Martin H. Dering, Vice President and Trust Officer; Helen V. Williams, Trust Officer; Cloy D. Huntress, Trust Officer; Sally Farnham, Trust Officer, Operations; Michael Weiner, Trust Officer.

Directors: Edwin F. Hahn, Clare D. Hammon, Paul Sylvester, Charles Z. Walker Jr., Gus A. Walker.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		1,635
U.S. Treasury securities		3,006
Obligations of States and political subdivisions		1,168
Loans	46	
LESS: Reserve for possible loan losses		
Loans (net)		46
Real estate owned other than bank premises		23
Other assets		73
Total assets		5,951

LIABILITIES

CAPITAL ACCOUNTS

Common stock	200
Surplus	50
Reserve for contingencies,other capital reserves	5,701
Total capital accounts	5,951
Total liabilities and capital accounts	5,951

Parent Company: Queen City Investments.
Branch Office: El Toro

Farmers and Merchants Trust Company of Long Beach—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	81,519
(b) Stocks	56,809
(c) Real Estate Loans	10,984
(d) Other Loans	8,106
(e) Real Estate	23,182
(f) Savings and Loan, Other Thrift Deposits	607
(g) Miscellaneous	9,858
Time Deposits:	
(b) Other Banks	14,778
Demand Deposits:	
(b) Other Banks	1,427
Agency,Safekeeping,Custodian, and Escrow Investments	28,116
Total Assets	235,386

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	45,927
(b) Personal Living Trusts	55,669
(c) Employee Benefit Trusts	105,857
Total Fiduciary Accounts	207,453
Agency,Safekeeping,Custodian, and Escrow Accounts	27,933
Total Liabilities	235,386
Market value-Securities deposited with State Treasurer: Court	832
Market value-Securities deposited with State Treasurer: Private	102

Fiduciary Trust Company of California

Incorporated November 3, 1982

444 So. Flower St., Los Angeles 90071 **Tel: (213) 489-7400**

Principal officers: Henry H. Moulton, Chairman of the Board and Chief Executive Officer; Peter V. Haight, Vice Chairman; Donald L. Keene, President and Treasurer; Karen Mikaitis, Secretary and Assistant Treasurer.

Directors: Peter V. Haight, Lawrence S. Huntington, Donald L. Keene, Gavin Miller, Henry H. Moulton, George J. Mullen, Jr.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS	
Cash and due from banks	7
U.S. Treasury securities	1,174
Loans	
LESS: Reserve for possible loan losses	
Loans (net)	
Bank premises, furniture and fixtures, etc.	71
Other assets	103
Total assets	1,355
LIABILITIES	
Other liabilities	831
Total liabilities	831
CAPITAL ACCOUNTS	
Common stock	1,000
Reserve for contingencies,other capital reserves	-476
Total capital accounts	524
Total liabilities and capital accounts	1,355

Parent company: Fiduciary Trust Company of New York.

Fiduciary Trust Company of California—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	2,913
(b) Stocks	2,011
(f) Savings and Loan, Other Thrift Deposits	6
Time Deposits:	
Demand Deposits:	
(b) Other Banks	1
Agency,Safekeeping,Custodian, and Escrow Investments	28,070
Advances or Overdrafts	10
Total Assets	33,011

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	1,315
(b) Personal Living Trusts	3,615
Total Fiduciary Accounts	4,930
Agency,Safekeeping,Custodian, and Escrow Accounts	28,071
Due to Commercial Department, Advances or Overdrafts	10
Total Liabilities	33,011
Market value-Securities deposited with State Treasurer: Court	155
Market value-Securities deposited with State Treasurer: Private	105

First American Trust Company

Trust Company established November 8, 1968

421 N. Main St., Santa Ana 92701 **Tel: (714) 558-3211**

Principal Officers: Charles A. Potter, President; Thomas C. Casey, Senior Vice President and Trust Officer; Don Dooling, J. Ray Haynes, Vice Presidents; Janet Hopmann, Mary Ellen Roberts, Vice Presidents.

Directors: Oscar H. Beasley, Thomas C. Casey, J.H. Derloshon, Robert L. Kelchner, Donald P. Kennedy, Charles A. Potter, William Zaenglein.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		1,094
U.S. Treasury securities		236
Obligations of States and political subdivisions		431
Loans	11	
LESS: Reserve for possible loan losses		
Loans (net)		11
Bank premises, furniture and fixtures, etc.		91
Real estate owned other than bank premises		412
Other assets		578
Total assets		2,853

LIABILITIES

Other liabilities	78
Total liabilities	78

CAPITAL ACCOUNTS

Common stock	200
Surplus	100
Reserve for contingencies,other capital reserves	2,475
Total capital accounts	2,775
Total liabilities and capital accounts	2,853

Parent Company: The First American Financial Corporation.
Branch office: Newport Beach.

First American Trust Company—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	39,148
(b) Stocks	76,747
(c) Real Estate Loans	11,535
(d) Other Loans	8,359
(e) Real Estate	11,609
(f) Savings and Loan, Other Thrift Deposits	14,194
(g) Miscellaneous	2,162
Time Deposits:	
(b) Other Banks	3,442
Demand Deposits:	
(b) Other Banks	596
Corporate Investments	409
Agency,Safekeeping,Custodian, and Escrow Investments	37,194
Advances or Overdrafts	370
Total Assets	205,765

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	7,232
(b) Personal Living Trusts	59,602
(c) Employee Benefit Trusts	100,633
Total Fiduciary Accounts	167,467
Corporate Accounts	420
Agency,Safekeeping,Custodian, and Escrow Accounts	37,508
Due to Commercial Department, Advances or Overdrafts	370
Total Liabilities	205,765
Market value-Securities deposited with State Treasurer: Court	441
Market value-Securities deposited with State Treasurer: Private	104

First Independent Trust Company

Established August 22, 1975

1020 12th Street, Sacramento 95814 **Tel: (916) 441-3031**

Principal Officers: Deno Evangelista, Chairman of the Board and President; Jerry Todd, Executive Vice President; Rick K.Vincent, Vice President & Senior Pension Trust Officer; Kathy S. Jones, Assistant Vice President; W. Iris Youd, Assistant Vice President; Walter O. Bishop, Assistant Secretary; Steven M. Auteri, Assistant Secretary; Angelito I. Chua, Chief Financial Officer; Dean W. Littlefield, Real Estate Officer; Barbara A. Volson, Secretary.

Directors: John A. Bringle, Deno Evangelista, Cyril F. Marelia, William W. Ward, Gaea A. Weber.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS	
Cash and due from banks	1,923
U.S. Treasury securities	500
Obligations of other U.S. Government Agencies	50
Obligations of States and political subdivisions	10
Loans	
LESS: Reserve for possible loan losses	
Loans (net)	
Bank premises, furniture and fixtures, etc.	198
Other assets	423
Total assets	3,104
LIABILITIES	
Other liabilities for borrowed money	110
Mortgage indebtedness	37
Other liabilities	2,310
Total liabilities	2,457
CAPITAL ACCOUNTS	
Common stock	490
Surplus	155
Reserve for contingencies,other capital reserves	2
Total capital accounts	647
Total liabilities and capital accounts	3,104

Parent company: Lawyers Financial Corporation.
Place of business: Sacramento

First Independent Trust Company—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	2,547
(b) Stocks	6,439
(c) Real Estate Loans	6,404
(d) Other Loans	11,066
(e) Real Estate	2,108
(f) Savings and Loan, Other Thrift Deposits	90
(g) Miscellaneous	8,156
Time Deposits:	
(b) Other Banks	2,727
Demand Deposits:	
(b) Other Banks	2,190
Agency,Safekeeping,Custodian, and Escrow Investments	596
Advances or Overdrafts	-68
Total Assets	42,255

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	6,500
(b) Personal Living Trusts	6,315
(c) Employee Benefit Trusts	28,004
(d) Collective Investment Funds	1,642
(e) Less units of Collective Investment Funds	-1,603
Total Fiduciary Accounts	40,858
Agency,Safekeeping,Custodian, and Escrow Accounts	1,397
Total Liabilities	42,255
Market value-Securities deposited with State Treasurer: Court	460
Market value-Securities deposited with State Treasurer: Private	100

Franklin Trust Company

Established December 15, 1983

155 Bovet Road, San Mateo 94402 **Tel: (415) 570-3020**

Principal Officers: John G. Hitchcock, Jr., President; Isa Cisneros, Vice President (Operations); Patricia Heselton O'Brien, Vice President (Retirements).

Directors: Harmon E. Burns, Charles B. Johnson, Rupert H. Johnson, Jr., Roger M. Loar, Murray L. Simpson.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks	-11
Obligations of States and political subdivisions	682
Loans	
LESS: Reserve for possible loan losses	
Loans (net)	
Bank premises, furniture and fixtures, etc.	24
Other assets	761
Total assets	1,456

LIABILITIES

Other liabilities for borrowed money	331
Other liabilities	6
Total liabilities	337

CAPITAL ACCOUNTS

Common stock	100
Surplus	910
Reserve for contingencies,other capital reserves	109
Total capital accounts	1,119
Total liabilities and capital accounts	1,456

Parent company: Franklin Resources, Inc.

Franklin Trust Company—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	299
(b) Stocks	3,884
(g) Miscellaneous	10
Time Deposits:	
Demand Deposits:	
Agency,Safekeeping,Custodian, and Escrow Investments	316,806
Total Assets	320,999

LIABILITIES

Fiduciary Accounts:	
(b) Personal Living Trusts	306
(c) Employee Benefit Trusts	3,887
(d) Collective Investment Funds	302
(e) Less units of Collective Investment Funds	-302
Total Fiduciary Accounts	4,193
Agency,Safekeeping,Custodian, and Escrow Accounts	316,806
Total Liabilities	320,999
Market value-Securities deposited with State Treasurer: Court	93
Market value-Securities deposited with State Treasurer: Private	100

Home Fed Trust

Incorporated July 28, 1977

707 Broadway, San Diego 92112 **Tel: (714) 238-7241**

Principal Officers:L. Mark Fingerlin, President; Michele Tutoli, Vice President & Treasurer; Janet Brisco, Vice President; Robert W. Grove, II, Secretary.

Directors: J. Waidron Hooper, L. Mark Fingerlin, William N. Kinter, N. Park Rider, John J. Roach, Owen W. Strange, Esq.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		981
U.S. Treasury securities		174
Loans	214	
LESS: Reserve for possible loan losses		
Loans (net)		214
Other assets		135
Total assets		1,504

LIABILITIES

Other liabilities	316
Total liabilities	316

CAPITAL ACCOUNTS

Common stock	625
Surplus	375
Reserve for contingencies,other capital reserves	188
Total capital accounts	1,188
Total liabilities and capital accounts	1,504

Home Fed Trust—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	2,729
(b) Stocks	12,897
(c) Real Estate Loans	2,467
(d) Other Loans	1,773
(e) Real Estate	6,107
(f) Savings and Loan, Other Thrift Deposits	387,834
(g) Miscellaneous	1,050
Time Deposits:	
(b) Other Banks	550
Demand Deposits:	
Agency,Safekeeping,Custodian, and Escrow Investments	19,677
Total Assets	435,084

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	4,124
(b) Personal Living Trusts	24,527
(c) Employee Benefit Trusts	383,189
(d) Collective Investment Funds	6,217
(e) Less units of Collective Investment Funds	-4,321
Total Fiduciary Accounts	413,736
Agency,Safekeeping,Custodian, and Escrow Accounts	21,348
Total Liabilities	435,084
Market value-Securities deposited with State Treasurer: Court	215
Market value-Securities deposited with State Treasurer: Private	100

Imperial Trust Company

Incorporated April 9, 1975

727 West 7th St., Suite 400, Los Angeles 90017 **Tel: (213) 627-5600**

Principal Officers: Bernard G. LeBeau, Chairman of the Board; Douglas R. Culver, President; Jon D. Sutcliffe, Senior Vice President; John A. Unroe, Vice Presidents & Senior Trust Officer, Donald G. Carswell, Vice President & Controller.

Directors: Norman Creighton, Douglas R. Culver, George Eltinge, Bernard G. LeBeau, H. Wayne Snavely.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS	
Cash and due from banks	11
U.S. Treasury securities	385
Loans	
LESS: Reserve for possible loan losses	
Loans (net)	
Bank premises, furniture and fixtures, etc.	217
Other assets	1,085
Total assets	1,698
LIABILITIES	
Other liabilities	143
Total liabilities	143
Capital notes and debentures	725
CAPITAL ACCOUNTS	
Common stock	537
Surplus	1,311
Reserve for contingencies,other capital reserves	-1,018
Total capital accounts	830
Total liabilities and capital accounts	1,698

Parent company: Imperial Bank.
Branch office: San Francisco.

Imperial Trust Company—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	147,031
(b) Stocks	187,502
(c) Real Estate Loans	28,769
(d) Other Loans	28,804
(e) Real Estate	1,481
(f) Savings and Loan, Other Thrift Deposits	147
(g) Miscellaneous	35,083
Time Deposits:	
(a) Own Bank	1,955
(b) Other Banks	69,884
Demand Deposits:	
(a) Own Bank	-1,154
Total Assets	499,502

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	179
(b) Personal Living Trusts	4,376
(c) Employee Benefit Trusts	427,026
(d) Collective Investment Funds	11,842
(e) Less units of Collective Investment Funds	-12,927
Total Fiduciary Accounts	430,496
Corporate Accounts	1
Agency,Safekeeping,Custodian, and Escrow Accounts	69,005
Total Liabilities	499,502
Market value-Securities deposited with State Treasurer: Court	100
Market value-Securities deposited with State Treasurer: Private	110

Manufacturers Hanover Trust Company of California

Established February 1, 1984

50 California Street, San Francisco 94111 **Tel: (415) 954-9500**

Principal Officers: Sara S. Battin, Vice President and General Manager; Lynn E. Loveall, Vice President & Chief Operating Officer; Karen Spielman, Assistant Vice President & Manager, Corporate Trust.

Directors: Sara S. Battin, Robert A. Byrne, Carl T. Hagberg, Donald B. Herterich, Joseph L. McElroy, Charles A. Moran.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks	404
U.S. Treasury securities	10,081
Loans	
LESS: Reserve for possible loan losses	
Loans (net)	
Bank premises, furniture and fixtures, etc.	1,833
Other assets	1,621
Total assets	13,939

LIABILITIES

Other liabilities for borrowed money	750
Other liabilities	2,909
Total liabilities	3,659

CAPITAL ACCOUNTS

Common stock	10
Surplus	10,740
Reserve for contingencies,other capital reserves	-470
Total capital accounts	10,280
Total liabilities and capital accounts	13,939

Parent company: Manufacturers Hanover Corporation.
Branch office: Los Angeles.

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
Time Deposits:	
(b) Other Banks	48,903
Demand Deposits:	
(b) Other Banks	2,423
Corporate Investments	114,881
Agency,Safekeeping,Custodian, and Escrow Investments	198,662
Total Assets	364,869

LIABILITIES

Fiduciary Accounts:	
Corporate Accounts	141,143
Agency,Safekeeping,Custodian, and Escrow Accounts	223,726
Total Liabilities	364,869
Market value-Securities deposited with State Treasurer: Court	103
Market value-Securities deposited with State Treasurer: Private	103

The Pacific Century Group

Established February 2, 1984

333 So. Hope Street, Los Angeles 90071 **Tel(213) 613-7110**

Principal Officers: Thomas J. Langan, President & Chief Executive Officer; James R. Caywood, Mack R. Christian, Ronald Fauntleroy, Managing Directors; Christopher R. Helton, Dennis Muckermann, Edward Ogle, Senior Vice Presidents; Anita Anderson, Gerald D. Blackwill, E. Bradford Hatcher, Val T. Higginbotham, Vice Presidents; Arthur A. Fritz, Treasurer; Janet M. Kinary, Assistant Secretary.

Directors: Henry A. Alexander, James R. Caywood, Robert C. Corteway, Sidney Ipaktchian, Thomas J. Langan, Robert H. Smith, Richard A. Speelke.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS		
Cash and due from banks		109
U.S. Treasury securities		99
Other securities		30,000
Loans	2,300	
LESS: Reserve for possible loan losses		
Loans (net)		2,300
Bank premises, furniture and fixtures, etc.		83
Other assets		495
Total assets		33,086
LIABILITIES		
Other liabilities for borrowed money		30,000
Other liabilities		1,601
Total liabilities		31,601
CAPITAL ACCOUNTS		
Common stock		1,000
Reserve for contingencies,other capital reserves		485
Total capital accounts		1,485
Total liabilities and capital accounts		33,086

Parent companies: Security Services Corporation, Security Pacific Corporation.
Branch offices (4): Newport Beach, Pasadena, San Diego, San Francisco.

Pacific Securities Depository Trust Company

Trust Company established September 3, 1974

301 Pine St., San Francisco 94104 **Tel: (415) 393-4000**

Principal Officers: Charles E. Rickershauser, Jr., Chairman of the Board; Anthony Torrance, President & Chief Executive Officer; Stanley Lauchner, Executive Vice President, Operations; Betty R. Carter, Senior Vice President, Marketing & Support Services; Sofia Galson, Senior Vice President, Chief Financial Officer & Treasurer; Sharon Noordewier, Senior Vice President, Jeffrey Banfield, Vice President, Securities Processing; Juliana Otis, Assistant Vice President & Corporate Secretary.

Directors: Domingo A. Bonet, Robert W. Bushnell, Clyde R. Claus, Richard Decker, Gabriel A. Frlekin, Ray H. Lung, Charles E. Rickershauser, Jr., William L. Schaumberg, Eric Wilkes, Darrell K. Woolley.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks	22
U.S. Treasury securities	498
Other securities	15
Loans	
LESS: Reserve for possible loan losses	
Loans (net)	
Bank premises, furniture and fixtures, etc.	315
Other assets	820
Total assets	1,670

LIABILITIES

Other liabilities	1,363
Total liabilities	1,363

CAPITAL ACCOUNTS

Common stock	200
Surplus	294
Reserve for contingencies,other capital reserves	-187
Total capital accounts	307
Total liabilities and capital accounts	1,670

Parent company: Pacific Stock Exchange, Inc.
Place of Business: Los Angeles.

Pacific Securities Depository Trust Company—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
Time Deposits:	
Demand Deposits:	
(b) Other Banks	1,311
Agency,Safekeeping,Custodian, and Escrow Investments	51,503,377
Total Assets	51,504,688

LIABILITIES

Fiduciary Accounts:	
Agency,Safekeeping,Custodian, and Escrow Accounts	51,504,688
Total Liabilities	51,504,688
Market value-Securities deposited with State Treasurer: Court	267
Market value-Securities deposited with State Treasurer: Private	267

Pacific Trust Company

Incorporated June 26, 1980

1245 South Winchester Blvd., San Jose 95128 **Tel: (408) 244-9605**

Principal Officers: Phillip R. Boyce, Chairman of the Board; Victor M. Reid III, President & Chief Executive Officer; Eugene E. Blakeslee, Vice President & Treasurer; Richard M. Pitagora, Secretary; Paula I. Scott, Assistant Secretary.

Directors: Phillip R. Boyce, James R. Barranti, Joseph N. Gabriel, James R. Kenny, Richard M. Pitagora, Victor M. Reid III.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		100
U.S. Treasury securities		429
Loans		
LESS: Reserve for possible loan losses		
Loans (net)		
Bank premises, furniture and fixtures, etc.		45
Other assets		8
Total assets		582

LIABILITIES

Other liabilities	76
Total liabilities	76

CAPITAL ACCOUNTS

Common stock	500
Reserve for contingencies,other capital reserves	6
Total capital accounts	506
Total liabilities and capital accounts	582

Parent company: Pacific Valley Bank.

Pacific Trust Company—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	6,384
(b) Stocks	22,159
(c) Real Estate Loans	7,076
(d) Other Loans	989
(e) Real Estate	3,452
(f) Savings and Loan, Other Thrift Deposits	47,815
(g) Miscellaneous	4,455
Time Deposits:	
(b) Other Banks	20,779
Demand Deposits:	
(b) Other Banks	3,694
Corporate Investments	2,122
Agency,Safekeeping,Custodian, and Escrow Investments	83,334
Advances or Overdrafts	34
Total Assets	202,293

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	3,311
(b) Personal Living Trusts	51,094
(c) Employee Benefit Trusts	61,442
Total Fiduciary Accounts	115,847
Corporate Accounts	3,064
Agency,Safekeeping,Custodian, and Escrow Accounts	83,348
Due to Commercial Department, Advances or Overdrafts	34
Total Liabilities	202,293
Market value-Securities deposited with State Treasurer: Court	300
Market value-Securities deposited with State Treasurer: Private	100

Security Title Insurance Company

Trust Company established January 8, 1974

13640 Roscoe Blvd., Panorama City 91409 **Tel: (213) 781-3650**

Principal Officers: W.H. Little, Chairman of the Board; Warren J. Eljenholm, President; Joseph C. Mascari, Senior Vice President, Secretary and General Counsel; Jerome M. Smolar, Vice President, Treasurer and Chief Financial Officer.

Directors: Warren J. Eljenholm, W.D. Hammersla, W.H. Little, Bruce Maines, Joseph C. Mascari, Jerome M. Smolar, R.M. Trafton.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		388
U.S. Treasury securities		34
Obligations of States and political subdivisions		335
Loans	7	
LESS: Reserve for possible loan losses		
Loans (net)		7
Other assets		54
Total assets		818

LIABILITIES

Other liabilities	35
Total liabilities	35

CAPITAL ACCOUNTS

Common stock	250
Surplus	250
Reserve for contingencies,other capital reserves	283
Total capital accounts	783
Total liabilities and capital accounts	818

Parent company: Safeco Title Insurance Company.
Branch office: San Diego.

Security Title Insurance Company—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(b) Stocks	57
(c) Real Estate Loans	10,444
(e) Real Estate	58,440
(f) Savings and Loan, Other Thrift Deposits	8
Time Deposits:	
(b) Other Banks	10
Demand Deposits:	
(b) Other Banks	195
Agency,Safekeeping,Custodian, and Escrow Investments	3
Total Assets	69,157

LIABILITIES

Fiduciary Accounts:	
(b) Personal Living Trusts	69,144
(c) Employee Benefit Trusts	5
Total Fiduciary Accounts	69,149
Agency,Safekeeping,Custodian, and Escrow Accounts	8
Total Liabilities	69,157
Market value-Securities deposited with State Treasurer: Court	149
Market value-Securities deposited with State Treasurer: Private	152

Trust Company of the West

Trust Company established January 31, 1972

800 West Sixth St., Los Angeles 90017 **Tel: (213) 683-4000**

Principal Officers: Robert A. Day, Jr., Chairman of the Board; John C. Dillon, Vice Chairman of the Board; Ernest O. Ellison, President; Glenn C. Weirick, Executive Vice President; Arthur R. Carlson, Thomas L. Cassidy, James M. Goldberg, Philip J. Hempleman, Stephen C. Johnes, Thomas E. Larkin, Jr., Charles Larson III, Stephen McDonald, Frank Pados, James A. Tilton, Boniface A. Zaino, Managing Directors; Richard D. Grantham, Senior Vice President, Treasurer, Chief Financial Officer and Assistant Secretary; Donald H. Benson, Gordon C. Coomans, Richard D. Godfrey, Merlin E. Robinson, Shelaigh S. Ross, William C. Schubert, Gerald E. Sherrod, Senior Vice Presidents; Nicholas F. Galluccio, Douglas L. Haigh, Elizabeth R. Larson, J.L. McCandless, R. James Miller III, Robert V. Sullivan, Lawrence G. Tint, Vice Presidents; David K. Sandie, Vice President & Controller; Robert S. Clarke, Secretary.

Directors: John M. Bryan, Robert A. Day, Jr., Damon de Laszlo, John C. Dillon, Ernest O. Ellison, Harold R. Frank, Henry A. Kissinger, Michael T. Masin, Albert C. Meyer, Coleman W. Morton, John M. Robinson, Edfred L. Shannon, Robert G. Sims, William I. Spencer.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks	609
U.S. Treasury securities	200
Loans	
LESS: Reserve for possible loan losses	
Loans (net)	
Bank premises, furniture and fixtures, etc.	4,545
Other assets	9,269
Total assets	14,623

LIABILITIES

Other liabilities for borrowed money	5,900
Other liabilities	3,497
Total liabilities	9,397

CAPITAL ACCOUNTS

Common stock	475
Surplus	567
Reserve for contingencies,other capital reserves	4,184
Total capital accounts	5,226
Total liabilities and capital accounts	14,623

Parent company: TCW Management Company.
Subsidiary: TCW Asset Management Company.

Trust Company of the West—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	300,962
(b) Stocks	271,393
(c) Real Estate Loans	79,304
(d) Other Loans	101,318
(e) Real Estate	126,085
(g) Miscellaneous	1,305
Time Deposits:	
Demand Deposits:	
(b) Other Banks	385
Agency,Safekeeping,Custodian, and Escrow Investments	223,082
Total Assets	1,103,834

LIABILITIES

Fiduciary Accounts:	
(b) Personal Living Trusts	867
(c) Employee Benefit Trusts	108,852
(d) Collective Investment Funds	771,022
Total Fiduciary Accounts	880,741
Agency,Safekeeping,Custodian, and Escrow Accounts	223,093
Total Liabilities	1,103,834
Market value-Securities deposited with State Treasurer: Court	100
Market value-Securities deposited with State Treasurer: Private	100

Trust Services of America, Inc.

Established December 31, 1982

700 Wilshire Boulevard, Los Angeles 90017 **Tel: (213) 614-7300**

Principal officers: Charles W. Woodford, Chairman of the Board & Chief Executive Officer; Robert D. Arnott, William E. Bell, Executive Vice Presidents; Philip W. Burge, Lewis E. Drolet, John H. Hinrichs, David M. Kinard, Howard P. Moore, Vincent L. Shepard, Senior Vice Presidents.

Directors: John C. Argue, Edward M. Benson, Jr., Robert R. Dockson, Glenn S. Dumke, James D. Hodgson, Frederick Llewellyn, Ernest J. Loebbecke, Robert S. Rollo, George P. Rutland, John V. Vaughn, Charles W. Woodford.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

Cash and due from banks		204
U.S. Treasury securities		4,569
Obligations of other U.S. Government Agencies		2,898
Obligations of States and political subdivisions		600
Loans		
LESS: Reserve for possible loan losses		
Loans (net)		
Bank premises, furniture and fixtures, etc.		939
Other assets		11,665
Total assets		20,875

LIABILITIES

Other liabilities	3,239
Total liabilities	3,239

CAPITAL ACCOUNTS

Common stock	1,000
Surplus	15,500
Reserve for contingencies,other capital reserves	1,136
Total capital accounts	17,636
Total liabilities and capital accounts	20,875

Parent company: California Federal Savings & Loan Association.
Branch offices (5): Beverly Hills, Newport Beach, San Bernardino, San Diego, San Francisco.

Trust Services of America, Inc.—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	654,610
(b) Stocks	426,488
(c) Real Estate Loans	45,725
(d) Other Loans	220,559
(e) Real Estate	122,304
(f) Savings and Loan, Other Thrift Deposits	131,767
(g) Miscellaneous	95,433
Time Deposits:	
(b) Other Banks	59,896
Demand Deposits:	
(b) Other Banks	434
Corporate Investments	93,791
Agency,Safekeeping,Custodian, and Escrow Investments	702,422
Advances or Overdrafts	509
Total Assets	2,553,938

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	355,126
(b) Personal Living Trusts	429,465
(c) Employee Benefit Trusts	894,892
(d) Collective Investment Funds	560,359
(e) Less units of Collective Investment Funds	-534,628
Total Fiduciary Accounts	1,705,214
Corporate Accounts	109,820
Agency,Safekeeping,Custodian, and Escrow Accounts	738,395
Due to Commercial Department, Advances or Overdrafts	509
Total Liabilities	2,553,938
Market value-Securities deposited with State Treasurer: Court	500
Market value-Securities deposited with State Treasurer: Private	100

United Security Trust Company

Established October 5, 1984

1421 Chapala Street, Santa Barbara 93101 **Tel: (805) 963-9751**

Principal Officers: Richard W. Ellis, Chairman of the Board; Eugene W. Ford, President & Chief Executive Officer; Frank W. Hamilton, Vice President & Chief Operating Officer; Dale Marquis, Chief Financial Officer; Joseph P. Rajkovich, Plan Manager.

Directors: John Ambrecht, Bradford Baker, Jay Brown, Richard W. Ellis, Eugene Ford, Melville Haskell, Dale Marquis, Don Sweet.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS

U.S. Treasury securities	100
Obligations of other U.S. Government Agencies	343
Loans	
LESS: Reserve for possible loan losses	
Loans (net)	
Bank premises, furniture and fixtures, etc.	333
Real estate owned other than bank premises	15
Investments in subsidiaries not consolidated	185
Other assets	113
Total assets	1,089

LIABILITIES

Other liabilities	70
Total liabilities	70

CAPITAL ACCOUNTS

Common stock	1,500
Undivided profits	-481
Reserve for contingencies,other capital reserves	1,019
Total capital accounts	1,089
Total liabilities and capital accounts	904

WestAmerica Trust Company

Trust Company established July 2, 1973

1135 A Street, San Rafael 94901 **Tel: (415) 459-4980**

Principal Officers: Donald F. Murray, Chairman of the Board; H.M. Knight, President; A.L. Hoover, Vice President and Senior Trust Officer; C.J. Knopf, Secretary.

Directors: Conrad L. Cox, R.N. Hall, B.R. Kirchner, H.M. Knight, R.O. Kwapil, J.P. Long, Bryan R. McCarthy, D.F. Murray, W.P. Murray, Jr., Donald M. Scott, Rex T. Silvernale.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS		
Cash and due from banks		79
U.S. Treasury securities		766
Other securities		25
Loans		
LESS: Reserve for possible loan losses		
Loans (net)		
Other assets		199
Total assets		1,069
LIABILITIES		
Other liabilities		107
Total liabilities		107
CAPITAL ACCOUNTS		
Common stock		350
Surplus		475
Reserve for contingencies,other capital reserves		137
Total capital accounts		962
Total liabilities and capital accounts		1,069

Parent company: Westamerica Bancorporation.
Branch office: Santa Rosa.

WestAmerica Trust Company—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	17,704
(b) Stocks	31,378
(c) Real Estate Loans	6,348
(d) Other Loans	1,613
(e) Real Estate	12,288
(f) Savings and Loan, Other Thrift Deposits	3,401
(g) Miscellaneous	2,289
Time Deposits:	
(b) Other Banks	6,561
Demand Deposits:	
(b) Other Banks	431
Corporate Investments	18
Agency,Safekeeping,Custodian, and Escrow Investments	26,367
Advances or Overdrafts	362
Total Assets	108,760

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	28,463
(b) Personal Living Trusts	25,822
(c) Employee Benefit Trusts	27,470
(d) Collective Investment Funds	8,705
(e) Less units of Collective Investment Funds	-8,721
Total Fiduciary Accounts	81,739
Corporate Accounts	18
Agency,Safekeeping,Custodian, and Escrow Accounts	26,641
Due to Commercial Department, Advances or Overdrafts	362
Total Liabilities	108,760
Market value-Securities deposited with State Treasurer: Court	647
Market value-Securities deposited with State Treasurer: Private	115

Western Financial Trust Company

Trust Company established June 10, 1975

100 Mission St., San Francisco 94105 **Tel: (415) 495-6767**

Principal Officers: Robert H. Morton, President; Thomas A. Morton, Vice President; John W. Goings, Secretary, Trust Officer.

Directors: Joseph Creamer, John W. Goings, Robert H. Morton, T.A. Morton, B.G. Sergent.

STATEMENT OF CONDITION; as of December 31, 1984

(In thousands of dollars)

ASSETS		
Cash and due from banks		146
Obligations of States and political subdivisions		273
Other securities		55
Loans		
LESS: Reserve for possible loan losses		
Loans (net)		
Other assets		6
Total assets		480
LIABILITIES		
Other liabilities		9
Total liabilities		9
CAPITAL ACCOUNTS		
Common stock		200
Surplus		100
Reserve for contingencies,other capital reserves		171
Total capital accounts		471
Total liabilities and capital accounts		480

Parent company: Western Title Insurance Company.

Western Financial Trust Company—Continued

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(b) Stocks	141
(f) Savings and Loan, Other Thrift Deposits	2,565
Time Deposits:	
(b) Other Banks	500
Demand Deposits:	
(b) Other Banks	117
Agency,Safekeeping,Custodian, and Escrow Investments	25
Total Assets	3,348

LIABILITIES

Fiduciary Accounts:	
(c) Employee Benefit Trusts	3,188
Total Fiduciary Accounts	3,188
Agency,Safekeeping,Custodian, and Escrow Accounts	160
Total Liabilities	3,348
Market value-Securities deposited with State Treasurer: Court	137
Market value-Securities deposited with State Treasurer: Private	137

California Federal Savings and Loan Association

Trust Department Established October 20, 1981

5670 Wilshire Boulevard, Suite 630, Los Angeles 90036 Tel: (213) 932-2205

Principal Trust Officers: Barry Aronoff, Senior Vice President; Kenneth L. Paine, Kathleen Rips, Hal R. Rosenthal, Assistant Vice Presidents.

FIDUCIARY STATEMENT, as of December 31, 1984

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	3,380
(b) Stocks	17,475
(d) Other Loans	93
(f) Savings and Loan, Other Thrift Deposits	945
(g) Miscellaneous	32,475
Time Deposits:	
(a) Own Bank	4,629
(b) Other Banks	700
Demand Deposits:	
(a) Own Bank	12,662
(b) Other Banks	38
Agency,Safekeeping,Custodian, and Escrow Investments	2
Total Assets	72,399

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	77
(c) Employee Benefit Trusts	72,320
Total Fiduciary Accounts	72,397
Agency,Safekeeping,Custodian, and Escrow Accounts	2
Total Liabilities	72,399
Market value-Securities deposited with State Treasurer: Court	630
Market value-Securities deposited with State Treasurer: Private	100

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